

# COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)

October 1, 1993 - September 30, 1998

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October 1, 1993 - September 30, 1998

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December 22, 1993

City of Oakland  
Office of Housing and  
Neighborhood Development

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**CHAS  
Cover Sheet**

**Appendix B**

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

**Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions**

Name of Jurisdiction:

City of Oakland

Name of Contact Person:

Jeffrey P. Levin

Telephone No:

(510) 238-3502

Type of Submission: (mark one)

☒ New Five-Year CHAS: (enter fiscal yrs.)  
FY: through FY:

1994 1998

☐ Annual Plan  
for FY:

Address:

300 Lakeside Drive, 15th Floor, Oakland, CA 94612

(mark one)

☒ Initial Submission

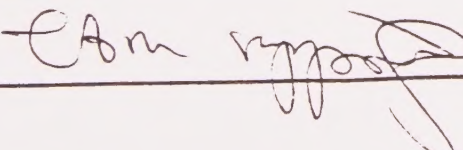
☐ Resubmission of Disapproved CHAS

**The Jurisdiction**

Name of Authorized Official:

Ezra Rapport

Signature & Date:

 12/22/93

**HUD Approval**

Name of Authorized Official:

Signature & Date:

X

# ACKNOWLEDGMENTS

The Comprehensive Housing Affordability Strategy was prepared by the City of Oakland's Office of Housing and Neighborhood Development.

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City of Oakland  
Office of Housing and Neighborhood Development  
Housing Development Section  
300 Lakeside Drive, 15th Floor  
Oakland, CA 94612  
(510) 238-3502

# CERTIFICATIONS OF CONSISTENCY WITH THE CHAS

Most Federal housing programs now require that the applicant include a certification from the jurisdiction in which the proposed project or activity will be located, indicating that the proposed activity is consistent with the jurisdiction's approved CHAS. The City will provide such certifications upon written request. All requests for CHAS certification should contain the following information:

1. Name of Federal program
2. Brief description of proposed activities (for example, new construction, rehabilitation, etc.)
3. Location of proposed activities
4. Income and household type of program/project beneficiaries (for example, very low income small families)
5. Name, address and phone number of a contact person if more information is needed

Requests for certification may be sent to:

Office of Housing and Neighborhood Development  
Housing Development Section  
300 Lakeside Drive, 15th Floor  
Oakland, CA 94612  
(510) 238-3502

Attention: CHAS Coordinator

*Please allow 10 to 14 days for preparation of CHAS certifications.*





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# Summary of CHAS Development Process

This CHAS was prepared by staff in the Housing Development Section of the Office of Housing and Neighborhood Development (OHND).

## *Consultations with Social Service Agencies*

In the course of preparing the CHAS, City staff consulted with a variety of other agencies, including the Oakland Housing Authority, the Alameda County Housing and Community Development Department, and a number of social service agencies providing assistance to the homeless and other persons with special needs.

On June 16, 1993, staff met with representatives of the Emergency Services Network of Alameda County, an umbrella organization with participation by most of the agencies providing assistance to the homeless in the area. At this meeting, staff explained the content of the CHAS, and the process for developing the CHAS, and requested that agencies provide specific information regarding their facilities and program, and the specific housing and supportive service needs of the people they assist. Information was provided to the City by a number of agencies in response to this request. The City also met with representatives of ESN on several other occasions while the CHAS was being drafted.

In the course of preparing the draft CHAS, the City specifically consulted with the following social service agencies:

- Alameda County Family Services (services for families with children)
- Alameda County Mental Health Agency (services/advocacy for the mentally ill)
- Berkeley Oakland Support Services (services for homeless persons)
- Catholic Charities (services for the homeless and persons with AIDS)
- Center for Independent Living (services for persons with disabilities)
- City of Oakland ADA Division
- City of Oakland Department on Aging
- Eden Information and Referral Service (lists of services/facilities for the homeless)
- Emergency Services Network of Alameda County (homeless services/advocacy)
- Oakland Commission on the Disabled
- Oakland Homeless Commission
- Regional Center of the East Bay (services for the developmentally disabled)

Information regarding lead-based paint hazards and lead poisoning of children was available to the City already because the City is participating in the Alameda County Joint Powers Authority, as further described in the CHAS Five Year Strategy.

### *Citizen Participation Process*

A public meeting to solicit the input of Oakland residents regarding the housing and supportive service needs of Oakland's lower income residents, and to obtain input on appropriate priorities and strategies for meeting those needs, was held on October 6, 1993. The meeting was held in the Lakeside Garden Center (which serves as the meeting place for the City Council and other public bodies) at 7:00 p.m. in order to allow working people the opportunity to attend and participate.

Notices of the public meeting were published in the legal notices section of the Oakland Tribune on 4 separate days preceding the public meeting. Notices were also mailed to a variety of housing and social service agencies, including most of the agencies listed above, and specifically including the Emergency Services Network and Oakland Housing Organizations, which are the principal homeless advocacy and housing related organizations in the City. In addition, the Oakland Housing Authority made efforts to inform public housing residents of the meeting.

### *Public Comment Period and Process*

The draft CHAS was published on November 10, 1993, which marked the beginning of the required 30-day public comment period. A notice of publication and invitation for public comment, along with a summary of the draft CHAS was published in the legal notices section of the Oakland Tribune on November 10, and copies of the notice were sent to a wide variety of housing and social service agencies, and to public boards, commissions, and City departments. Copies of the draft CHAS were placed on file in the Oakland Public Library (main branch), and copies were available from both the Office of the City Clerk and the Office of Housing and Neighborhood Development.

Although not required by HUD regulations, the City held several additional public meetings to broaden public participation in the development of the CHAS. City staff met on two separate occasions (November 17, 1993 and November 23, 1993) with representatives of Oakland Housing Organizations and the Emergency Services Network of Alameda County, which are the principal affordable housing and homeless services networking and advocacy coalitions in Oakland. The draft CHAS was also presented to and discussed with the Oakland Homeless Commission on November 18, 1993. The draft CHAS was considered by the City Council Committee on Community Development, Economic Development and Housing on November 30, 1993, at 9:00 a.m. There were no public comments presented at that meeting. The draft CHAS was also presented to the full City Council on the evening of November 30, 1993, at which time several persons and organizations provided comments, most of which commended the City's CHAS.

The City received written comments from 13 different individuals and organizations during the 30-day public comment period. Section III.f. of the CHAS contains a summary of these comments and a discussion and response by the City.

### *Problems Encountered in the CHAS Development Process*

Two problems were encountered as part of the CHAS development process. First, although the City sought extensive input from social service agencies regarding the needs of low income people, and particularly the needs of homeless persons and others with special needs, the complexity of the CHAS rules and the limitations imposed by HUD on the kinds of data that can be used often served as a barrier to the full participation of these groups, with a great deal of confusion as to what kind of information was required or would be useful. Second, the required public meeting that was conducted on October 6 was not well attended. Several interested persons and organizations indicated that they preferred to comment once a draft document was available, as was the case during the development of the first CHAS in 1991. (Due to changes in HUD's regulations, the City was required to hold its public meeting during the CHAS development period prior to the 30-day period for public comment on the proposed CHAS.)



# **SECTION I**

## **COMMUNITY PROFILE**





The City of Oakland, strategically located in the San Francisco Bay Area, is home to a diverse population. This diversity can be observed in the center of Oakland. On the one hand, there has been considerable new construction of architecturally outstanding office buildings, including a new Federal office building in the City Center Redevelopment Project, completed in 1993. This office construction is transforming the downtown skyline and has increased employment opportunities in the downtown. On the other hand, only a few blocks away from the modernizing downtown area are located some of the oldest neighborhoods in the City, dating back to the late 19th and early 20th centuries. These areas, home to thousands of very low income families, contain housing in substantial need of rehabilitation. Furthermore, the downtown was one of the areas most severely affected by the Loma Prieta Earthquake of October 1989, contributing to the loss of over 1,000 affordable housing units and rendering many older office buildings uninhabitable. Despite considerable efforts at repairing buildings damaged in the earthquake, four years later this damage is still quite visible in the downtown area.

Throughout the City, but particularly in the seven community development districts, housing needs are critical. If current trends continue unabated, the housing problems that now plague Oakland may prove insoluble. The City has a shortage of affordable housing units relative to need. New construction of affordable housing units is limited, given the high costs of land and financing. The housing market for affordable units is extremely tight, leading to families doubling up and increasing the incidence of homelessness. The October 1991 fire in the Oakland Hills, which damaged or destroyed approximately 3,500 housing units, has further exacerbated this situation.

Since 1980, increases in rents and home prices have outpaced income growth, so that the affordability problem is increasing for a significant portion of Oakland's population. Homeownership is no longer a viable goal for many Oakland residents; for many, staying off the streets has become the main priority.

This Community Profile describes current housing market and inventory characteristics in the City, assesses the needs of lower income households, the homeless, and other persons with special needs, and describes the resources available to meet those needs. This information provides the basis for the five-year strategy presented in Section II and the one-year action plan presented in Section III.

## **a. Market and Inventory Characteristics**

### **1. Community Description**

#### **i. Background and Trends**

The City of Oakland has experienced many changes and challenges in the past decade. Many of these have had a serious impact on the affordable housing needs of the City's lower income households, both by undermining the ability of many households to afford decent housing, and by destroying significant portions of the City's housing stock.

Major shifts in Oakland's economic base can be seen in the shift of employment from manufacturing to lower paying service and retail sector jobs, as numerous manufacturing establishments were either closed or significantly scaled back. Added to this is the impact of the current recessionary climate, which has exacerbated unemployment and poverty in the City.

While these factors have led to an increased need for social services and income support programs, several years of severe budget problems at the State, County and City level, themselves a result of both the recession and the long-term impact of Proposition 13 (which, by restricting rates of increases in property tax assessments to far less than the inflation rate, has caused severe fiscal distress at the local level) have led to severe cutbacks in precisely those programs that are designed to help the poor.

Oakland has also suffered two major disasters in the past four years. The Loma Prieta earthquake of October, 1989, destroyed or damaged over 1,000 affordable housing units as well as a number of downtown office buildings, further exacerbating an already severe housing crisis and setting back efforts at economic development. Today the City is still struggling to assist in the rebuilding of the housing units lost in that disaster.

In October, 1991, nearly two years to the day after the Loma Prieta Earthquake, a massive firestorm swept through the Oakland and Berkeley hills, destroying or damaging over 3,500 housing units. Apart from the personal tragedy this represented for the residents of that area, the firestorm also had ripple effects on the local retail economy, and the recovery efforts have severely taxed City resources.

Finally, the recent announcement by the Federal government of its intention to close several major military facilities in the Bay Area, including the Alameda Naval Air Station and the Oak Knoll Naval Hospital, raises new concerns about further declines in employment and income, while raising hopes for new possibilities for development of a range of affordable housing and homeless services as part of the conversion of these facilities to civilian use.

It is against this backdrop that Oakland seeks to develop a strategy to address the pressing needs for housing among its lower income residents, including in particular the homeless and other persons with supportive housing needs.



## ii. **Demographics; Low Income and Racial/Income Concentrations**

### *Population and Household Growth*

As of 1990, the Census reports an Oakland population of 372,242 (see CHAS Table 1A, page 19), an increase of almost 10 percent from 1980. This growth is a reversal of a long-term decline over the previous decades; Oakland's population decreased from 361,510 to 339,337 between 1970 and 1980. The increase in households between 1980 and 1990 was much smaller (only two percent); most of the population growth was absorbed by an increase in the average household size from 2.34 persons in 1980 to 2.52 persons in 1990.

A high proportion of Oakland households are non-traditional households. For example, almost one-third are single-person households. The proportion of single-parent families is very high, comprising over 15 percent of all Oakland households, as compared to approximately 10 percent for the State of California as a whole. Among households with children under 18 present, only 52 percent are married-couple families; the largest proportion of the remainder, 40 percent, are single-mother households. This is a group that tends to have lower incomes and faces housing affordability problems.

Two percent of Oakland's population, or 7,871 persons, are reported in group quarters. The largest proportion, 2,340 persons, resides in nursing homes. Many of these residents may be poor elderly with low incomes and/or special needs. (The elderly special needs population is discussed in more detail later in this Section.)

The increase in average household size indicates that the average number of persons per unit in Oakland has risen in the last decade. This is due to: an increase in the proportion of families from 56 to 58 percent, an increase in average family size (from 3.22 persons to 3.28 persons), and an increase in the proportion of non-family households of more than one person (from seven to nine percent). The increase in average size of non-family households may be in part due to persons "doubling up" in order to cope with increasing affordability problems as Oakland rents increase faster than incomes. There was a slight decline in both the actual number (from 51,890 to 47,973) and proportion (from 37 to 33 percent) of single-person households.

### *Changes in the Age of the Population*

A comparison of 1980 and 1990 Census information on the age of Oakland's population shows that the most significant change is the increase in persons in the age group 35 to 44, up from 11 percent of the population in 1980 to 17 percent in 1990. This is the aging of the "baby boom" group. Interestingly, even though this group has increased significantly both in absolute numbers and as a percentage of the total population, the actual number of persons in Oakland aged 35 to 44 in 1990 is slightly smaller than what would be expected if everyone aged 25 to 34 in 1980 had remained in Oakland. It appears that some baby boomers have left Oakland. Households in this age group are often first-time

home-buyers or buyers moving up to bigger homes. Thus it is possible that some households in this group may be moving out of Oakland in search of affordable owner-occupant housing elsewhere in the region.

The number of residents over age 65 has remained unchanged between 1980 and 1990, although the percentage of elderly has declined. There has been a slight increase in the population over 80.

### *Oakland's Minority Populations*

Oakland is an increasingly ethnically diverse city. The last decade has seen a dramatic shift in the ethnic/racial composition of the City. While the number and percentage of White Non-Hispanics continued to decline, the Black Non-Hispanic population, which had been increasing for the past several decades, grew by little more than one percent. Instead, the greatest proportional increases were among the Hispanic and Asian/Pacific Islander populations, which increased by 59 percent and 81 percent, respectively.

No ethnic/racial group makes up a majority of the population of the City. As indicated in CHAS Table 1A (page 19), Black, Non-Hispanics were numerically the largest group (159,465 residents, or 42.8%), followed by White, Non-Hispanics (105,203 residents, or 28.3%). The third largest group is Asian/Pacific Islanders (53,025 residents, or 14.2%), followed closely by Hispanics (51,711 residents, or 13.9%). Finally, the smallest groups are Native Americans and Other Races, which make up less than one percent of the total.

The actual number and proportion of minorities may be higher than indicated here, as it is generally recognized that the 1990 Census undercounted minorities in central cities to a significant degree.

### *Income Distribution*

Oakland continues to be an area of concentration of low income persons relative to the surrounding metropolitan area. The 1990 Census shows that Oakland's household income is far below, and its poverty rate far above, these measures for both Alameda County and the larger 9-County Bay Area:

	<i>Median Household Income</i>	<i>Median Family Income</i>	<i>Poverty Rate</i>
Oakland	\$27,095	\$31,755	18.80%
Alameda County	\$37,544	\$45,037	10.62%
9-County Bay Area	\$41,595	\$48,532	8.50%



CHAS Table 1A, part D (page 19), provides a comparison of Oakland's median family income to the median family income for the Primary Metropolitan Statistical Area (PMSA), which consists of Alameda and Contra Costa County combined, and to the median family income for the U.S. as a whole. While the PMSA median income is significantly higher than the national figure, Oakland's median family income is less than the national figure.

Part C of CHAS Table 1A provides detailed information regarding the lower income population of Oakland. Based on 1990 Census data, 52% of all Oakland households (approximately 75,000 households) qualify as low income under HUD guidelines. Most of these households - 37% of the total, or more than 53,000 households - meet the HUD definition of very low income, and therefore would qualify for assistance under the Section 8 and public housing programs.

Further evidence of the number of persons with extremely low incomes comes from Census figures regarding households receiving public assistance. According to these figures, there was a total of 83,760 persons living in 25,781 households receiving public assistance, of whom 27,220 persons are under the age of 15. Although this is not a complete inventory of all Oakland residents living on fixed incomes, it is a good indicator of the number of people who subsist on very limited incomes, and for whom housing assistance is vitally needed.

It should also be noted that there are significant differences among ethnic groups in terms of both income and poverty rates. As clearly demonstrated in CHAS Table 1A, 36% of all White households qualify as lower income (income below 80% of area median income), while the corresponding figures are 61% for Black households, 64% for Hispanic households, and 59% for Asian/Pacific Islander households. Moreover, among Blacks and Asian/Pacific Islanders, three-quarters of the low income households qualify as very-low income, while among Whites and Hispanics the proportion is somewhat lower, approximately two-thirds.

Data from the 1990 Census indicates a similar pattern for poverty rates of family households. For White families, the figure is roughly 5%, while the corresponding figure for Black families is 14.6%, for Asian families it is 21.3%, and for Hispanic families it is 18.3% (in this particular instance, Hispanic families may be any race; the Census figures on poverty rates do not treat Hispanics as a separate racial category).

In short, not only are income levels in Oakland below those of the surrounding metropolitan area, but a very large proportion of Oakland residents are very low income, with a significant number living in poverty. These problems are particularly pronounced for Oakland's Black, Asian and Hispanic residents.

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## WHAT IS LOW INCOME?

Throughout this report, references are made to "low income" and "very low income" households. These terms are defined by HUD, and refer to households who have incomes less than 80% ("low income") or less than 50% ("very low income") of the median family income ("MFI") for the Oakland Primary Metropolitan Statistical Area, which encompasses Alameda and Contra Costa Counties combined. The actual income limits are based on a family of four, with lower limits for smaller households and higher limits for larger households. The figures are updated every year by HUD, and are used by State and local housing programs as well as Federal housing programs. For purposes of the CHAS, HUD also requires that the City look separately at very-low income households with incomes below 30% of median income, a figure which is roughly equivalent to the poverty rate.

As of October 1993, the current income limits are as follows:

	HOUSEHOLD SIZE							
INCOME LEVEL	1	2	3	4	5	6	7	8
Very Low Income (30% of MFI)	\$11,000	\$12,550	\$14,150	\$15,700	\$17,000	\$18,250	\$19,500	\$20,750
Very Low Income (50% of MFI)	\$18,350	\$20,950	\$23,600	\$26,200	\$28,300	\$30,400	\$32,500	\$34,600
Low Income (80% of MFI) (1)	\$27,800	\$31,750	\$35,750	\$39,700	\$42,900	\$46,050	\$49,250	\$52,400
Median Income (100% of MFI)	\$36,700	\$41,900	\$47,150	\$52,400	\$56,600	\$60,800	\$65,000	\$69,150
(1) HUD's methodology, which includes an income cap, results in actual limits that are less than 80% of the median income.								

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### *Areas of Low Income Concentration*

HUD's Instructions for the CHAS require that the City define and identify areas of "low income concentration." Although there currently is no standard definition of what constitutes an area of low income concentration, HUD has recently issued a proposed rule which would define as an area of concentration any census tract in which more than 40 percent of the population was living below the poverty line. HUD's concern with "areas of concentration" is tied to a policy of seeking to avoid placing assisted housing in areas that are considered unsuitable because, as a result of social and economic conditions, they are unable to accommodate and sustain assisted housing. Accordingly, under the proposed rule, HUD would not provide assistance for project-based Section 8, Supportive Housing for the Elderly (Section 202), Supportive Housing for Persons with Disabilities (Section



811), or Public Housing Development, in areas which exceed the 40 percent poverty rate threshold. HUD's proposed rule would not apply to assistance provided under various Homeless Housing Assistance Programs designed to provide housing with supportive services for the homeless, nor would it apply to HUD homeownership programs, such as the Housing Opportunities for People Everywhere (HOPE) programs, which are designed to promote low income homeownership and foster neighborhood stability. The proposed rule would also not apply to the HOME Investment Partnerships Program or the Community Development Block Grant Program, as these programs were designed as block grants to allow local flexibility in meeting identified housing and community development needs.

Subsection iii, immediately following this subsection, contains a map identifying the six census tracts in Oakland which fall under the proposed definition (see page 15).

A much broader approach to defining low income concentration relies on the definition used under the Community Development Block Grant program. In this instance, a lower income area is defined as any census tract in which more than 50 percent of the persons qualify as low income (income less than 80% of median family income for the metropolitan area). HUD has provided the City with this data, derived from the 1990 Census. This definition, while not used to restrict housing assistance to particular areas, does provide a useful analytic tool for identifying areas where low income people live, as opposed to areas comprised predominately of persons with higher incomes. Subsection iii contains a second map that identifies those Census tracts which meet this broader definition of lower income concentration (see page 16).

### *Areas of Minority Concentration*

HUD also requires that the City identify areas of minority concentration. As is true for low income concentration, there is no standard, accepted definition as to what constitutes an area of minority concentration. As noted earlier, no single ethnic group constitutes a majority of the City's population. Accordingly, the City has chosen to define as an area of minority concentration any Census tract in which more than 50 percent of the population is comprised of a single ethnic/racial group. Subsection iii contains a map which shows distinct patterns of concentration of Black residents in East and West Oakland, a concentration of Hispanic residents in portions of the Fruitvale area, and a concentration of Asian/Pacific Islander residents in the Chinatown area. Conversely, White residents constitute over 50 percent of the population in the hill areas and other sections of the City above the MacArthur Freeway. A map showing these areas is contained in subsection iii, immediately following this subsection (see page 17).

At the same time, it should be noted that in 30 census tracts, out of a total of 107 tracts, no single group constitutes a majority of the population, indicating a higher degree of racial/ethnic diversity. These areas include significant portions of Downtown, North Oakland, San Antonio, Fruitvale and the hills east of Redwood Road, as well as parts of Central East Oakland.

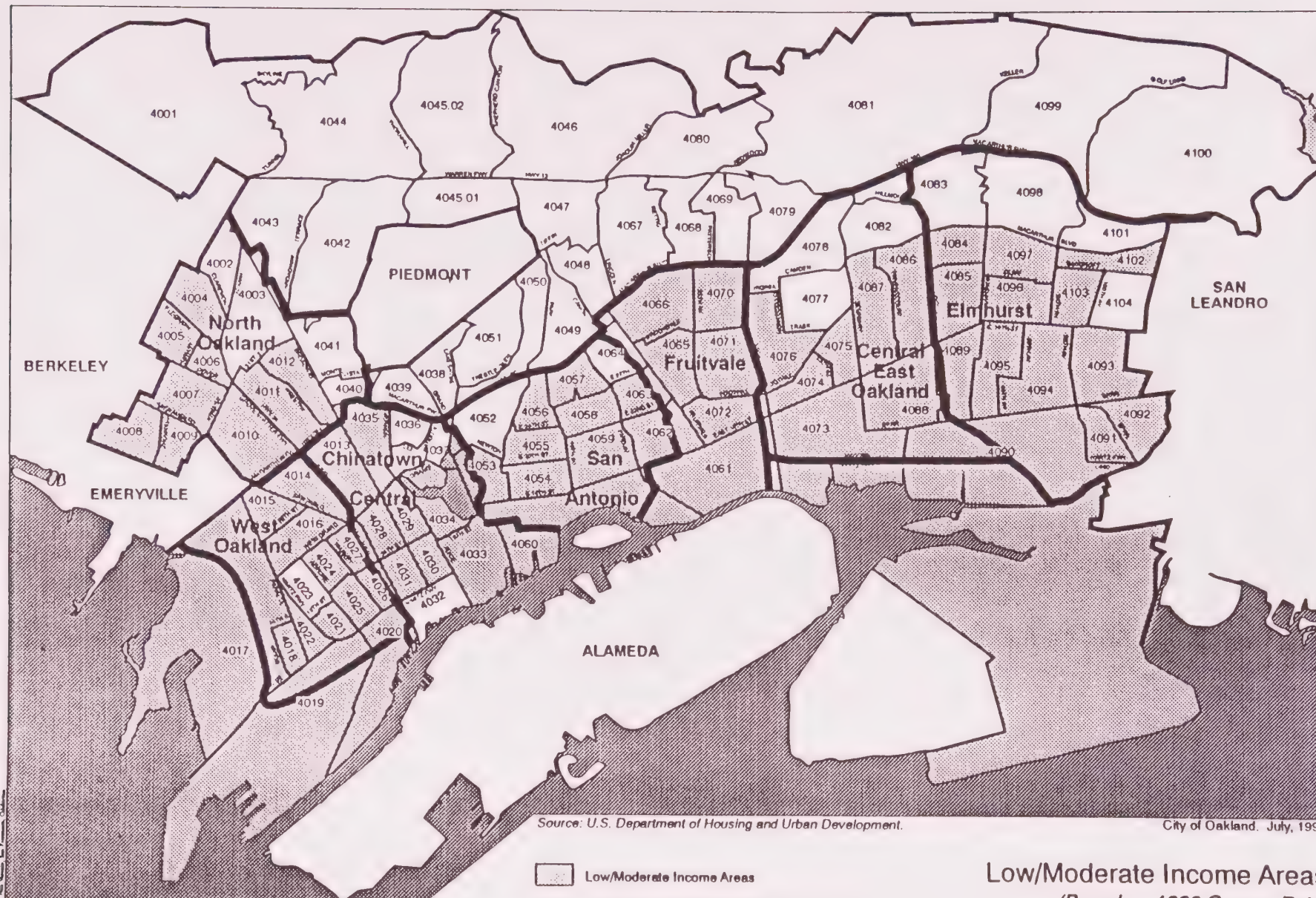
### iii. Maps



## *CONCENTRATION OF LOW INCOME PERSONS*

- ▨ Area of Concentration (poverty >40%)  
□ No Concentration (poverty < 40%)



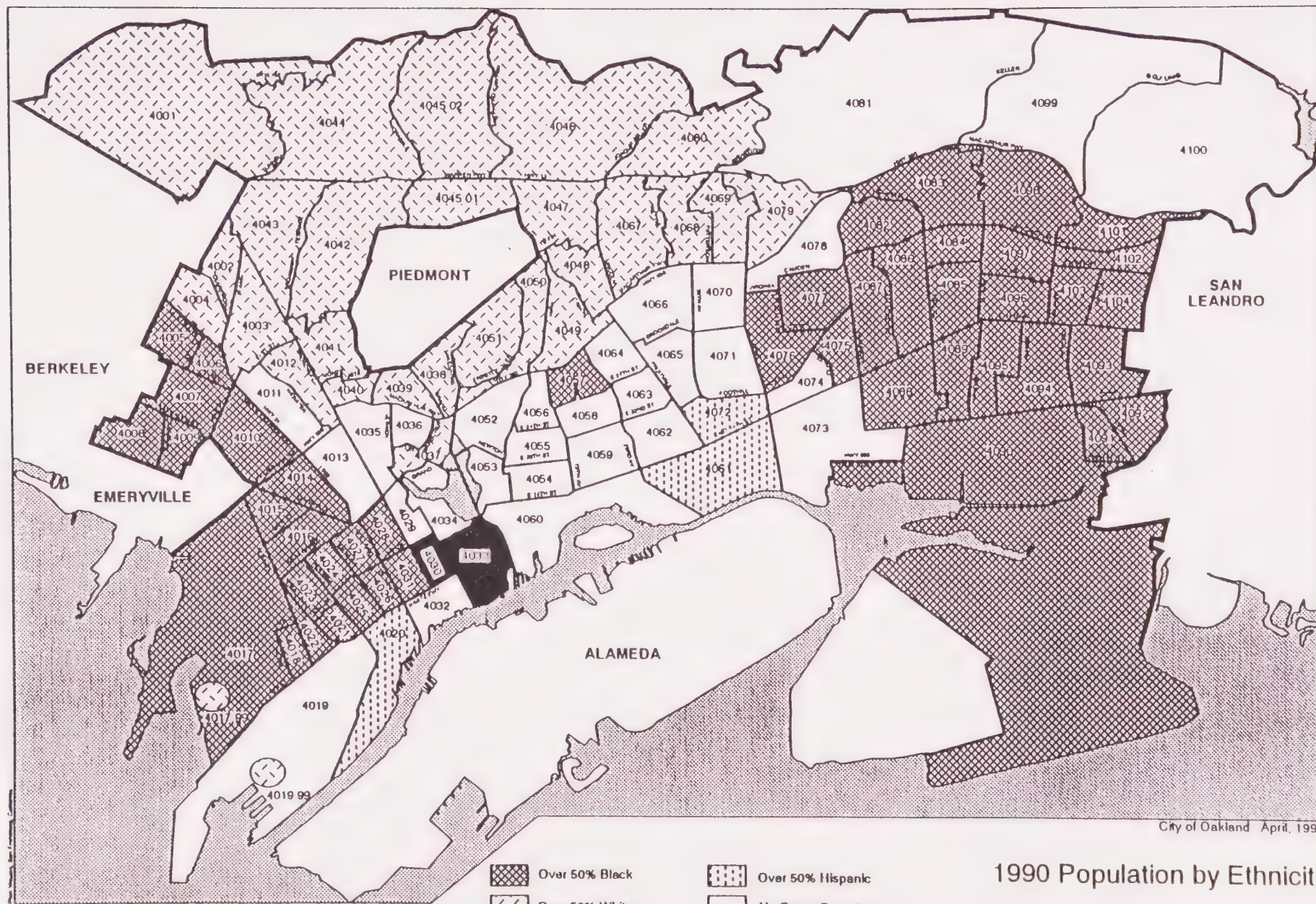


Oakland Office of Planning & Building and Office of Housing & Neighborhood Development.



1 Mile





Oakland Office of Planning & Building



1 Mile

City of Oakland April, 1993

## 1990 Population by Ethnicity

**iv. CHAS Table 1A - Population Groups**



## Population &amp; Household Data

Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Oakland

A. Population	1980 Census Data (A)	1990 Census Data (B)	% Change (C)	D. Relative Median Income of Jurisdiction		
				MSA Median Family Income	Jurisdiction's Median Family Income (not available for urban counties and consortia)	National Median Family Income
1. White (non-Hispanic)	118,088	105,203	-11%			
2. Black (non-Hispanic)	157,314	159,465	1%			
3. Hispanic (all races)	32,492	51,711	59%			
4. Native American (non-Hispanic)	2,199	1,807	-18%			
5. Asian & Pacific Islanders (non-Hispanic)	25,096	53,025	111%			
6. Other (non-Hispanic)	4,148	1,031	-75%			
7. Total Population	339,337	372,242	10%			
8. Household Population	331,369	364,371	10%			
9. Non-Household Population	7,968	7,871	-1%			
				\$47,516	\$31,755	\$35,939

## B. Special Categories

(e.g. students, military, migrant farm workers, etc.)


C. Households	Total Households 1990 (A)	% of Total Households (B)	% Very Low Income 0-50% MFI* (C)	% Other Low Income 51-80% MFI* (D)	% Moderate Income 81-95% MFI* (E)	% Above 95% MFI* (F)
1. White (non-Hispanic)	53,425	37%	24%	12%	8%	56%
2. Black (non-Hispanic)	61,217	42%	46%	15%	9%	30%
3. Hispanic (all races)	13,262	9%	43%	21%	9%	27%
4. Native American (non-Hispanic)	699	0%	39%	11%	11%	38%
5. Asian & Pacific Islanders (non-Hispanic)	15,911	11%	45%	14%	7%	33%
6. All Households	144,766	100%	37%	15%	8%	40%

\* Or, based upon HUD adjusted income limits, if applicable

## 2. Market Analysis and Inventory Conditions

This section describes Oakland's housing supply and housing market conditions. Much, but not all, of the information included within this section comes from the 1990 Census. **Basic information on Oakland's housing stock is presented in CHAS Table 1B (see page 51).** Housing trends, characteristics of renter and homeownership units, a discussion of substandard housing conditions, environmental hazards, and housing market constraints and opportunities follows.

This section also includes an inventory of permanent affordable housing units, of housing facilities for the homeless, and of housing and supportive services for non-homeless persons with special needs.

### i. **General Market Conditions**

#### *Housing Supply*

According to the 1990 Census, Oakland has a total of 154,737 units. The Census data indicates that there was an approximately three percent net increase in the total number of year-round housing units in Oakland between 1980 and 1990, but a two percent increase in total occupied housing units. This rate of increase trails the growth in population substantially; the two percent increase in total occupied units contrasts sharply to the 10 percent increase in population during the same period.

The majority of Oakland's housing, 84,302 units or 58 percent of the occupied housing stock, is renter-occupied. Approximately 42 percent (60,219 units) is owner-occupied.

Growth in the housing stock over the 1980s reflected a slight shift toward rental housing. Despite the increase in the overall number of units during the 1980 to 1990 period, the number of owner-occupied units decreased by one percent, or 652 units. It is valid to assume that some units, formerly occupied by owners, are now occupied by renters. In part this shift toward rental units reflects the high cost of ownership housing and the inability of many households to afford ownership.

The City believes that a reasonably accurate vacancy rate may be approximately 3.2 percent. This is the overall vacancy figure reported by the Fall 1992 Federal Home Loan Bank Housing Vacancy Survey. This survey, which is conducted annually by U.S. Postal Service in cooperation with the Federal Home Loan Bank, is based on postal carriers' reports of addresses receiving and not receiving mail. In 1992, the survey's overall Oakland vacancy rate of 3.2 percent was broken down to a vacancy rate of 2.7 percent for single-family detached units, and a vacancy rate of 3.5 percent for multi-family units.<sup>1</sup>

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<sup>1</sup>. While the 1990 Census reported a vacancy rate of 6.6 percent (10,216 units), the City believes that the actual vacancy rate is much lower. The Census-reported percent vacancy rate includes units which are vacant for sale and for rent, and other vacant units, including units awaiting occupancy, being held for occasional use, boarded up, etc. Moreover, some of the housing units included in the 1990 rental vacancy rate may have

As shown in CHAS Table 1B (page 51), Oakland's housing stock is comprised of a slight majority of studio and one-bedroom units. Studio and one-bedroom units comprise 36 percent of the stock (51,692 units), while two-bedroom units comprise 33 percent of the stock (47,955 units), and units with three or more bedrooms comprise 31 percent of the stock (44,874 units). Rental units also tend to be smaller than ownership units; 56 percent are either studio or one-bedroom units, 31 percent are two-bedroom, and only thirteen percent are three or more bedrooms.

Overall, Oakland's housing stock is almost evenly divided between single-family homes and multi-unit buildings, comprising 51 and 49 percent of the stock, respectively. The stock also tends to be dispersed in smaller structures. Approximately half of all rental units are in structures with four or fewer units and 21 percent of these units were single family (mostly detached) houses. Ten percent of the rental units are in duplex structures; 18 percent are in structures with three or four units; 27 percent are in buildings with five to 19 units; and 24 percent are in properties with 20 or more units. The remaining one percent are in other types of structures.

Homeownership units are predominantly single-family detached homes; this type of structure comprises 86 percent of the homeowner units (compared to 80 percent in California as a whole). Detached owner-occupied single-family units, however, decreased somewhat during the 1980-1990 period, dropping by three percent or nearly 1,700 units. At the same time, attached owner-occupied dwellings (condominiums and townhouses) grew by 652 units, or 15 percent of the total growth in housing units.

The size and other characteristics of the Oakland housing stock pose difficulties for those with special needs. Social service agencies serving various low income populations report that units suitable for the elderly, the disabled, and larger families with children are in scarce supply relative to the need. Large families have a particularly difficult task finding sufficiently large housing units.

There is also a shortage of housing suitable for the elderly, especially housing with supportive services for those elderly who have difficulty with daily living tasks. More than 3,170 elderly households in Oakland are in need of supportive housing, yet there are only approximately 1,789 affordable units specifically designated for low-income seniors in need of supportive services.

Finally, the current composition of Oakland's housing stock also seriously underserves other households with disabilities, particularly those with mobility limitations. Oakland service providers indicate that many disabled persons or households with disabled members find it extremely difficult to locate housing that is either accessible or suitable

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been units that sustained damage in the earthquake and were not really available or suitable for occupancy.



for adaptation. On the other hand, some owners of accessible units indicate that they have difficulty finding disabled tenants to occupy their units, indicating a possible need for better publicity and marketing of accessible units.

### *Housing Demand*

Demand for housing has risen during the 1980s and is projected to continue to increase. Oakland experienced a ten percent growth in population during the 1980s, in part due to immigration from other countries. This immigration — and Oakland's population growth — is likely to continue. This growth is projected to result in increased demand for rental housing during the 1990s. For some segments of the population, rental demand also stems from the high costs of homeownership that prevent many households from becoming first-time home buyers. The Association of Bay Area Governments estimates a need for close to 8,900 new housing units during the period 1990 to 1995.

Will the market be able to build sufficient new rental units to meet this demand? Construction costs for new rental units are very high, given the cost of land and lack of available financing. At this time, similar to the rest of the Bay Area and California, the amount of housing, particularly rental housing, under construction in the City is very limited. As a result, any unassisted, newly constructed rental units will be priced too high for lower income renters. Thus, if demand continues to increase, and only limited amounts of subsidized rental housing are constructed, it is likely that there will be upward pressure placed on rents, forcing many households to devote excessive amounts of income to housing costs instead of other necessities, and possibly leading to an increase in the incidence of overcrowding.

Assessing the ability of the private market to meet demand for owner-occupied units is more difficult than assessing the market's ability to meet the demand for rental units. As stated previously, there are many households that would like to become homeowners, but cannot, due to the high costs of purchasing homes. These households either seek housing outside the area or seek rental housing, thus augmenting the demand for rental units. This is a type of "silent" demand for owner-occupied units.

### *Housing Conditions*

Oakland's housing stock is relatively old compared to many other communities in California. Roughly 70 percent of the housing units in Oakland were built before 1959; the median year built is 1948. The owner-occupied stock is older than the rental stock; more than 48 percent of all owner-occupied housing was built before 1939.

In part as a result of its age, much of Oakland's housing stock is in need of rehabilitation. Unfortunately, no good data sources exist regarding substandard units within the City, and given current budget and staffing constraints, it is unlikely that the City will be able to undertake a comprehensive survey of the existing housing stock at any time in the foreseeable future. The most current data regarding substandard housing units, including



those suitable for rehabilitation, are derived by applying the results of a 1982 housing condition survey and a 1981 housing vacancy survey to the 1990 housing stock. According to this survey, units which are deteriorating or dilapidated are considered "substandard," and units which are "substandard and suitable for rehabilitation" are those units which are in need of significant repairs which would cost no more than half of the unit's value.

According to this survey, close to seven percent of the rental stock and 13 percent of the owner occupied stock are substandard. When these percentages are applied to 1990 Census figures, it is estimated that there were 5,817 occupied renter units considered substandard and 5,564 occupied renter units considered substandard and suitable for rehabilitation. Of the inhabited owner-occupied units, 8,009 owner-occupied units were considered substandard, with 7,708 of owner-occupied units considered substandard and suitable for rehabilitation. Of those vacant units that were for rent in 1990, 388 were substandard and 371 were substandard and suitable for rehabilitation. Of those vacant units that were for sale in 1990, 130 were substandard and 125 were substandard and suitable for rehabilitation.

It should also be noted that these measures represent a minimal estimate of the amount of substandard housing in the City. The City's Code Compliance section in the Office of Planning and Building handles in excess of 6,000 housing and zoning code enforcement cases in a one-year period, indicating that the problem of inadequate and unhealthy housing conditions is more widespread than the survey data alone would suggest.

### *Housing Costs*

Housing costs are growing faster than incomes throughout the Bay Area. As detailed below, housing rents and sales prices increased substantially in Oakland over the ten-year period from 1980 to 1990. At the same time, estimated household incomes have not kept pace, increasing by only 97 percent from 1980 to 1990, while the overall consumer inflation has been only 59 percent.

Housing costs for rental units, for example, increased substantially faster than either inflation or income in the 1980s. Median contract rent has increased 142 percent, from \$201 to \$486. It should be noted also that the median contract rents do not represent the asking price of vacant units, which tend to be higher. The average asking rent for vacant rental units, according to the 1990 Census, was \$523. Surveys of rental listings in local newspapers indicate that the median rent for a vacant two bedroom apartment is approximately \$600 to \$700 per month, well beyond the level affordable to a large proportion of Oakland's renters. Rents for vacant houses and duplexes (which comprise a significant share of the rental housing stock) tend to be substantially higher. Newly constructed units are even more costly, as such units demand a rent premium due to higher quality and the necessity of covering high construction costs.

Another indication of the high cost of rental housing compared to the income levels of lower income residents is the discrepancy between HUD "Fair Market Rents" (FMRs) and what is affordable to households earning 50 percent of the median family income. The FMR levels are those levels HUD believes are required to secure a standard unit on the private market. In Oakland, the FMRs are higher than an affordable rent level for very low income households for every size apartment. In fact, as shown in CHAS Table 1B (page 51), the FMRs exceed an affordable rent level for very low income households (30 percent of 50 percent of the median family income) by an increasing amount as the size of the unit increases. For a studio apartment, the FMRs exceed an affordable level by \$90 per month and for three-bedroom apartments, the FMRs exceed an affordable level by \$286 per month. Very low income families requiring larger units, for example, would therefore have an even more difficult financial gap to bridge in order to meet their housing needs.

Reported house values rose by 162 percent during this period. For those households wishing to purchase homes, even with low interest rates, an annual income of about \$44,000 would be needed to buy the median-valued home, with a downpayment of \$34,200.

#### INCREASES IN HOUSING COST COMPARED TO INCOME

	1970	1980	1990
Median Contract Rent	\$104	\$201	\$486
Median House Value	\$21,300	\$67,600	\$172,100
Median Household Income	\$6,787	\$13,780	\$27,095

These extreme increases in rents and homeowner costs have undoubtedly had an adverse effect on the overall affordability of housing in Oakland. Data on housing cost burden based on the 1990 Census indicates that a very large proportion of lower income households have excessive housing cost burdens. This is especially true for lower income renters, of whom approximately 72 percent spend more than 30 percent of their incomes on rent.

Moreover, the housing cost burden is expected to worsen, especially for lower income residents, as the amount of assistance provided through public aid programs such as Aid to Families with Dependent Children, Social Security Income, General Assistance and other programs are cut at the State level. These assistance payments are generally insufficient to pay for rent and other living expenses and frequently are insufficient even to pay for rent alone. Social service providers already report an increase in homelessness as a result of reductions in assistance payment levels.



## *Environmental Quality*

Environmental quality issues encompass a wide array of issues and concerns over toxics, ranging from toxics associated with home construction materials to pollutants from freeways or other major transportation thoroughfares.

Direct environmental hazards associated with the housing developments themselves, such as lead based paint, asbestos in older buildings, and other toxic substances on development sites previously used for industrial purposes are perhaps the most prominent hazards to tenants and the immediate community, particularly children.

In the administration of its housing development programs, the City requires analysis and remediation of toxics, including lead-based paint (discussed below), asbestos, and ground contaminants prior to the commitment of any public funds. Such analysis and remediation require significant additional capital for projects and is one of the key determinants of the viability of affordable housing projects. The cost of researching the presence of toxics can run from \$3,500 - \$20,000, or more, depending on the site. In a seriously dilapidated old building, the cost of removing toxics such as asbestos could exceed the cost of demolition, often rendering rehabilitation infeasible. Similarly, with land costs already high in Oakland, the presence of toxics in the soil can make many vacant parcels infeasible to develop, especially near downtown or industrial zones.

### Lead-Based Paint Hazards

The presence of lead-based paint poses a serious problem for the existing Oakland housing stock. In recent years, much attention has been focused on the problem of lead-based paint in housing. Lead is a known poison that has devastating and irreversible effects, particularly on children. National estimates suggest that 10-15 percent of all preschoolers in the United States are affected. Lead poisoning has been linked to a number of problems, including:

- Reductions in IQ
- Reading and learning disabilities
- Decreased attention span
- Hyperactivity and aggressive behavior

The use of lead-based paint in residential buildings was banned in 1978, but it is estimated that more than three-fourths of homes constructed prior to 1978 contain lead-based paint. The older the property, the more likely it is that lead-based paint is present.

Although it is commonly perceived that the problem is primarily associated with flaking and chipping paint, recent research indicates that the most common source of lead exposure is from lead dust, which is often released from paint as a result

of deterioration (on exterior walls, for example), abrasion (windows, floors, stairs), impact (doors), or disturbance (during painting or rehabilitation). Thus lead paint hazards tend to be particularly prevalent in older, dilapidated housing.

Lead poisoning is a problem which disproportionately affects the children of poor families; not only do low-income families tend to live in older housing, but the housing that they are able to afford tends to be in worse condition, with peeling paint exposing older layers of lead-based paint, and with greater proximity to industrial and vehicular sources. Low income residents, both as renters and as homeowners, are also less likely to have funds budgeted for regular housing maintenance.

The precise incidence of lead hazards cannot be determined without extensive testing of residential properties. However, it is possible to gauge the extent to which lead hazards may occur by examining the age of housing structures in the community, and applying certain national estimates of the incidence of lead-based paint to these figures. These figures suggest that the rate of occurrence of lead-based paint is approximately 90 percent for housing units built before 1940, 80 percent for units built between 1940 and 1959, and 62 percent for units built between 1960 and 1979.

HUD has provided the City with special data analyses from the 1990 Census which indicate the age of housing units by tenure (renter vs. owner) and affordability level (very low income, low income, and total). Based on these figures, it is possible to derive rough estimates of the degree to which low income households may be affected by lead-based paint.

### **Incidence of Lead-Based Paint by Age of Unit, Tenure and Affordability Group**

	Renter-Occupied Units			Owner-Occupied Units		
Year Built	Total	Very-Low	Low	Total	Very-Low	Low
Pre-1940	25,326	10,006	10,373	29,290	1,635	2,186
(with lead)	(22,793)	(9,005)	(9,336)	(26,361)	(1,471)	(1,967)
1940 - 1959	25,399	9,166	11,741	20,431	997	1,830
(with lead)	(20,319)	(7,333)	(9,393)	(16,345)	(798)	(1,464)
1960 - 1979	26,128	9,728	10,903	8,129	177	256
(with lead)	(16,200)	(6,031)	(6,760)	(5,040)	(110)	(159)

Sources: U.S. Department of HUD; 1990 Census

"very -low" = affordable to households with incomes below 50% of median income

"low" = affordable to households with incomes below 80% of median income, and includes "very low"



*It should be noted that extreme caution must be used in interpreting these numbers. First, the amount of lead-based paint may vary considerably. Second, the figures for incidence of lead-based paint are based on national averages, and can vary greatly by region, and other factors. Third, and most important, the presence of lead-based paint does not automatically indicate that lead hazards exist. Lead hazards exist only when conditions exist that may cause lead to be released from the paint and result in lead exposure to persons in and around the affected housing unit.*

Despite these qualifications, it must be noted that childhood lead poisoning is a significant public health problem in California, and particularly in the Bay Area. In Oakland, lead poisoning is likely to be particularly prevalent in the West Oakland, Fruitvale, and East Oakland areas, which have a confluence of low household incomes, low rents, concentrations of older housing (much in deteriorated condition), and concentrations of families with children under the age of seven.

A 1987 study conducted by the California Department of Health Services demonstrated a high prevalence of children with lead poisoning in Alameda County. High concentrations of lead have been found in both exterior and interior paint, and household soil lead levels are also very high. A series of door-to-door surveys in Alameda County between 1987 and 1989 documented the magnitude of the lead poisoning problem. In that study, of the 544 children tested, 67% had blood lead levels  $\geq 10$  ug/dL, the lowest level of documented adverse neurobehavioral effect; 5% had levels  $\geq 20$  ug/dL.

### *Market Impediments and Opportunities*

Overall housing market conditions and trends in Oakland are creating a community in which housing costs are increasingly beyond the reach of residents, and housing demand, therefore, continues to outstrip supply. The high cost of housing rehabilitation and development and the lack of employment offering wages sufficient to finance high housing costs result in excessive housing cost burdens on households, a deterioration of the housing stock, and a lack of sufficient new construction and rehabilitation to meet housing needs.

Little new market-rate development is taking place due to the high cost of development relative to expected market rents or sales prices; there is frequently a tremendous gap between the rents required to cover development costs and the rents that can actually be charged. Without subsidies, therefore, little new construction takes place. Even one of the largest for-profit rental projects constructed in Oakland during the 1980s, Skyline Hills Apartments, was made possible only because of financing with below market interest loans from City-issued mortgage revenue bonds. The cost of rehabilitating older, vacant and blighted buildings may equal or exceed the cost of new construction and would certainly exceed the market price in most Oakland neighborhoods. High development costs

therefore leave the City with blighted and abandoned properties that exacerbate neighborhood problems. The trends toward an increasing rather than decreasing gap between income and housing costs in Oakland portends little reversal of these very difficult development conditions. These trends will have an especially negative impact on the construction of rental housing for lower income households and larger households, segments of the population already significantly underserved.

Unsubsidized development is difficult due to a variety of factors. High land and construction costs, a scarcity of vacant parcels, the presence of toxic contaminants, and difficult lending conditions all contribute to higher housing costs.

It is important to note that many areas of the City are perceived to have poor schools, a high crime rate, and limited shopping or other neighborhood facilities. Such problems discourage development and tenancy in these areas and in some instances contribute to a situation in which market prices lag significantly behind the actual cost of development.

In certain geographic areas of the City, opportunities for successful unsubsidized housing development have been found. In Chinatown, for example, strong demand by those with sufficient incomes led to a rapid increase in condominium prices and to new condominium development during the 1980s. Prior to the 1991 Oakland Hills fire, a modest amount of new construction of single-family home construction took place in the hills. At the present time, however, most of the new construction activity in the City is associated with the rebuilding in the fire area.

The City is also hopeful that lower interest rates in recent years will assist first-time homebuyers seeking homes in Oakland. In order to facilitate new homeownership purchases, the City has launched several new homeownership programs and has boosted its housing counseling services for first-time homebuyers.

## **ii. Assisted Housing Inventory**

"Assisted Housing" units are subsidized with Federal, State, local, or private funds and are restricted for use by lower-income households. This section of the CHAS describes Oakland's assisted inventory stock, including project-based assisted housing and tenant-based assistance. Project-based assistance is assistance attached to the physical housing units and either subsidizes actual unit construction costs, thereby reducing the amount of rent needed to fund development, or provides rent subsidies for lower-income households. Tenant-based assistance is designated to individual households and enables those households to obtain rental housing on the private market, the rents of which are then subsidized through the assistance program. The inventory does not include housing targeted specifically to homeless people (e.g., emergency shelters and transitional housing), and also excludes some facilities targeted to non-homeless persons with special needs, both of which are discussed separately in subsequent sections.

Oakland's assisted housing stock consists of traditional public housing, Section 8 assisted households and privately-owned projects assisted through other State, local and Federal programs.



The stock of assisted housing consists of 3,306 public housing units, 6,471 households assisted with Section 8 vouchers and certificates (tenant-based assistance), 1,486 units assisted with Section 8 project-based subsidies, and 2,565 other assisted units (this last category does not include special needs housing for groups such as the elderly and disabled, which is discussed separately beginning on page 46).

### *Public Housing*

Next to the Section 8 rental assistance program, which is also managed by the Oakland Housing Authority, public housing constitutes the second largest category of rental assistance in Oakland, with an inventory of 3,306 units (see CHAS Table 1B, page 51). Public housing consists of housing owned and managed by the Oakland Housing Authority, and is located in a variety of developments ranging in size from large multi-family developments to small scattered-site buildings.

The Oakland Housing Authority (OHA) has had three major periods in the development of its housing programs; these roughly parallel the evolution of public housing at the national level. First, there was construction of fairly large developments for families, starting with Peralta Village (390 units), which was built in 1939. By 1966, the OHA owned and managed eight developments, one of which was specifically for the elderly.

In the late 1960s and 1970s, OHA built over 1,600 units of family housing on a scattered-site basis, mostly through turnkey construction. This scattered-site approach emerged in response to some worthwhile concerns about the segregation and social problems often associated with large developments, but it also left OHA with some difficult maintenance problems given the size of Oakland and the great distances between units.

In addition, more recently OHA developed three more public housing developments for the elderly, including Oak Grove, located on 16th and 17th Streets in the downtown area. These developments were completed in 1984.

The majority of public housing (1,857 units) consists of units with three or more bedrooms, comprising 56 percent of the supply, including more than 100 four-bedroom units and a small number of five-bedroom units. Two-bedroom units make up 24 percent of the public housing units (775 units), and finally one-bedroom units make up the remaining 20 percent (674 units).

Nearly 90 percent of the public housing stock (2,923 units) consists of family units (although some may be occupied by seniors), with 383 units designated specifically for seniors.

The condition of the public housing stock varies from project to project and site to site. Much of the stock is now approximately fifty years old, and many developments suffer from poor design and construction, which compound the maintenance problems. As stated in its Comprehensive Grant Program application, the Housing Authority estimates that

need for rehabilitation throughout the inventory will require more than \$185 million to undertake physical improvements to public housing units and non-dwelling structures over the next twenty years.

OHA has maintained a low vacancy rate over the past several years. The vacancy rate for routine turnover has remained close to one percent. There has been an increase in the overall vacancy rate in order to accommodate the comprehensive modernization of the Peralta Villa development (OHA's largest development, with 390 units). On January 1, 1993, OHA had a total of 78 vacancies (2.4 percent), which include units that were vacant for comprehensive modernization. At the end of October, 1993, the number of vacancies had risen to 177 (5.4 percent), but this increase was due to the preparation of units for rehabilitation. Routine vacancies remained between 18 (0.5 percent) and 42 (1.3 percent) throughout this period.

In March, 1993, the Housing Authority completed a needs assessment survey to determine, pursuant to HUD's Section 504 regulations, the housing needs of persons with disabilities who are either tenants or applicants for OHA units. The 504 Survey found that out of the Housing Authority's total units, 365 are currently accessible (that is, they are on an accessible route and meet some of the requirements for full accessibility, including at a minimum, adequate maneuvering space and ground and floor surfaces, and have grab bars and handrails). Of these 365 units, 40 are fully accessible to persons in wheelchairs. The Housing Authority has plans to modify an additional 40 units (which are not part of the 365) to make them fully accessible. This work is being carried out as part of the Authority's Comprehensive Grant Program.

The Oakland Housing Authority expects no units to be lost over the next five years as a result of demolition, conversion to homeownership, or any other reason.

### *Section 8 Inventory*

#### Project-Based Assistance

Project-based assistance is provided through the Section 8 New Construction, Moderate Rehabilitation, and Substantial Rehabilitation programs. The table below identifies the number of units by program and bedroom size and, secondly, identifies whether the units serve family or elderly households.

It should be noted that Section 8 assistance is also provided to a number of other projects under HUD's Loan Management Set Aside (LMSA) Program, which provided rental assistance contracts to HUD-assisted projects that encountered financial difficulties meeting operating expense and debt service obligations while keeping rents affordable to low income residents. However, because the primary source of assistance for these projects was through other HUD financing programs, those units are not included in the Section 8 inventory, but are instead discussed separately below as part of the "other assisted housing" inventory.



## SECTION 8 PROJECT-BASED ASSISTANCE

PROGRAM	0 BR	1 BR	2 BR	3+ BR	TOTAL
<i>FAMILY HOUSING</i>					
New Construction	0	10	14	16	40
Substantial Rehabilitation	0	11	38	40	89
Moderate Rehabilitation	100	83	178	121	482
<b>Subtotal</b>	100	104	230	177	611
<i>ELDERLY HOUSING</i>					
New Construction	0	462	0	0	462
Substantial Rehabilitation	77	336	0	0	413
Moderate Rehabilitation	0	0	0	0	0
<b>Subtotal</b>	77	798	0	0	875
<b>TOTALS</b>	177	902	230	177	1,486

*Data Sources: Oakland Housing Authority, Office of Housing and Neighborhood Development*

While it is impossible to precisely estimate the number of vacancies within these privately-owned subsidized affordable housing developments, the City believes the vacancy rate to be very low based upon the large need for affordable housing resources, their relative scarcity, and long waiting lists for larger developments.

### At-Risk Section 8-Subsidized Units

Approximately 268 units are at risk of Section 8 project-based subsidy termination as a result of expiring Section 8 contracts or contract non-renewal by owners. This figure does not include projects with other HUD assistance that subsequently received Section 8 assistance under HUD's Loan Management Set Aside program. Although there is the potential for loss of Section 8 assistance in this latter group, those projects would still be required to maintain affordability to low income households.

The fate of units at risk of losing Section 8 assistance will depend on Congressional appropriations of additional Section 8 funding. As part of its Housing Element, the City is developing an analysis of this issue, including a preliminary listing of these at-risk units and a strategy for preserving the assisted housing supply.

### *Tenant-Based Assistance*

The largest category of housing assistance is the tenant-based Section 8 subsidy, provided through certificates or vouchers. Under the Section 8 tenant-based assistance (TBA) programs, tenants must find apartments in which rents are equal to or less than designated HUD "Fair Market Rents" (these rents are listed in CHAS Table 1B, page 51) and in which the landlord agrees to participate in the Section 8 program. Tenant contributions toward rent (including an allowance for tenant-paid utilities) are limited to 30 percent of household income, and HUD pays the landlord the difference between the tenant rent contribution and the Fair Market Value rent. Section 8 tenant-based assistance enables lower income households somewhat greater flexibility in apartment location, however, a significant problem with the programs is the inability of households to find sufficiently large or inexpensive apartments which will allow use of Section 8 programs. Eligibility for the programs is restricted to persons with incomes below 50 percent of the area median income.

#### **SECTION 8 CERTIFICATES AND VOUCHERS**

<b>Section 8 TBA</b>	<b>0 BR</b>	<b>1 BR</b>	<b>2BR</b>	<b>3+ BR</b>	<b>TOTAL</b>
Certificates	1,294	236	1,771	1,341	4,642
Vouchers	410	49	589	781	1,829
<b>TOTAL</b>	<b>1,704</b>	<b>285</b>	<b>2,360</b>	<b>2,122</b>	<b>6,471</b>

*Data Source: Oakland Housing Authority*

There are 6,471 units assisted in Oakland with Section 8 certificates or vouchers. These units are broken down by unit size in the table above. In addition, there are 98 Aftercare certificates for the disabled. These units are relatively equally divided between zero, one, and two or more bedroom units. These units are included in the inventory of housing for persons with special needs, discussed below.

The Oakland Housing Authority, which operates the Section 8 tenant-based assistance programs, reports that it has no unallocated Section 8 Certificates and Vouchers.

### *Other Assisted Housing*

There are 2,565 units in Oakland assisted with other HUD (non-Section 8 or Public Housing funds) or State and local funds. (Note that the 2,565 unit count excludes those units for persons with special needs, such as the elderly and disabled. The housing inventory for these persons is discussed below, beginning at page 46.) These units received funds from programs such as the HUD Section 236 and 221(d)(3) programs which provided below-market interest rate loans to private developers, the Community Development Block Grant program, other HUD-funded programs, and/or State and local programs. Affordable housing developments often receive subsidies from a combination of several local, state, and Federal programs, reflecting the fact that most financing sources expect their funds to be used to leverage other sources of financing.

As is true for Section 8 and public housing, the vacancy rates in other assisted housing are generally very low. Although the City does not have information on the vacancy rates in each of these projects, most of them report that they have long waiting lists and turnover is relatively small. One exception may be in single room occupancy (SRO) housing. Some SROs have reported vacancy rates as high as 10 percent, a situation which has been aggravated by recent cuts in public assistance benefits (General Assistance in particular), which have made it even more difficult for many very low income households to afford even the reduced rents charged in subsidized SROs.

OTHER ASSISTED UNITS FOR FAMILIES/INDIVIDUALS						
PROJECT	TOTAL ASSISTED UNITS	ASSISTED UNITS BY BEDROOM SIZE				
		SRO	0	1	2	3+
Acorn I	480		26	92	87	275
Acorn II	196		14	42	38	102
Apollo Housing (MORH II)	231		33	66	132	
Aztec Hotel	61	61				
California Hotel	149	133	16			
Foothill Plaza	11			6	5	
Frank G. Mar Community Housing	119			51	35	33
Garden Manor Square	72			12	60	
Jubilee West	8		4	0	4	
Keller Plaza	200			40	120	40
Kenneth Henry Court	51			8	27	16
Lottie Johnson Apartments	27		8	12	7	
Madrone Hotel	31	31				
Marcus Garvey Commons	22			4	8	10
Marin Way Court	20				20	
MORH I Apartments	126					126
Nueva Vista	30			8	14	8
Oak Center I	79			33	23	23
Oak Center Towers	196		174	22		
Oak Village	117			33	39	45
Oaks Hotel	168	84	84			
Old Oakland Hotel	22	22				
San Antonio Terrace	23				10	13
Santana Apartments	30		6	12	12	
Skyline Hills Apartments	66			20	46	
Slim Jenkins Court	13			13		
Smith Apartments	5				5	
Taylor Methodist	12				8	4
<b>TOTAL</b>	<b>2,565</b>	<b>331</b>	<b>365</b>	<b>474</b>	<b>700</b>	<b>695</b>



It should be noted that many of the privately owned, subsidized housing units which were funded through the Section 236 and 221(d)(3) programs (included in the category of "Other HUD") are at-risk of being lost to the affordable housing supply. The City of Oakland contains more than 300 such rental units which may be in danger of converting to market rate units as a result of owner termination of the Federal subsidies - thus losing their affordability to the current tenants - between 1990 and 2000.

#### *Other Housing Assistance Provided by the City of Oakland*

In addition to the assisted rental housing inventory described above, Oakland has directly assisted 505 owner-occupied units in specified projects through a combination of land write-downs, construction loans and grants, and Shared Appreciation Mortgages, and has provided first-time homebuyer assistance to an additional 2,127 households.

Through a variety of rehabilitation, painting, and repair programs, the City of Oakland has also indirectly assisted numerous additional units. The Home Maintenance and Improvement Program, funded primarily with CDBG funds, has made loans to rehabilitate 4,154 units over the last 17 years. An additional 9,702 units have participated in the Self-Help Paint Program. In addition, the 312 Loan program has helped to rehabilitate 683 units, while the Rental Rehab program has improved another 1,477 units.

Finally, the City operates a number of non-unit specific housing-related programs, including Housing Counseling, Code Compliance (Housing and Zoning Code Enforcement), and the Residential Rent Arbitration Board. The City also provides funding to three nonprofit organizations (Sentinel Fair Housing, Housing Rights, Inc., and the Center for Independent Living) to carry out fair housing services.

### **iii. Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness**

#### *Emergency Shelters*

There is currently a total of 290 year-round shelter beds available in emergency shelters in Oakland. In addition, 60 additional beds are made available between the months of November and March under the Winter Relief Program. These shelters are detailed in the list below (see page 40). Many of the shelters are targeted to special needs populations. The limited number of shelter beds provides only a fraction of the housing needed for homeless persons and families. Even when one counts only those persons who seek shelter but are turned away (and excluding those who do not seek shelter but are homeless) there are at least four times as many people in need of shelter as there are shelter beds. (For a discussion of the homeless population, see the CHAS needs analysis.)

### *Transitional Housing*

Many homeless require the stabilization of longer-term transitional housing before gaining access to or taking advantage of permanent housing. These facilities generally allow stays of 6 to 18 months, and provide a variety of supportive services, such as job training and counseling, mental health services, substance abuse counseling, etc., designed to assist homeless people to make the transition to permanent housing and independent living. The list below (see page 41) presents those transitional housing facilities currently operating in Oakland.

### *Permanent Housing for Homeless with Disabilities*

Through the Federally-funded Shelter Plus Care program, the City, in partnership with the Oakland Housing Authority, the Alameda County Housing and Community Development program, and various housing and service providers, is seeking to meet the needs of homeless persons with disabilities (particularly those with mental disabilities, substance abuse problems, "dual diagnosis", or AIDS/HIV) by providing rental assistance in facilities that provide supportive services as well as permanent housing.

The City has two permanent housing developments specifically designated for homeless persons with disabilities. These two developments, James Lee Court and United Together Manor, contain a total of 44 units.

Permanent housing for persons with disabilities, but that is not specifically set-aside for the homeless with disabilities, is also available and is listed below under the section on services and facilities for persons with special needs.

### *Other Permanent Housing*

The City has a development specifically designed as permanent housing for the homeless, the James Lee Court development on the edge of downtown Oakland, which has 26 housing units and which offers supportive services.

The Oakland Housing Authority has developed a program specifically to address the needs of the homeless population. Even though its waiting lists are currently closed, they will be opened to those officially verified as homeless. Those individuals will have priority status for SRO units for which HUD Moderate Rehabilitation funding commitments have been received and for other SRO units completed in the future. In connection with this program, the Housing Authority has encouraged applications for projects which address one or more of the homeless special needs populations. The Housing Authority also provides Section 8 certificates for homeless families under a program funded by the Robert Wood Johnson Foundation.

### *Day Shelters, Soup Kitchens and Other Daytime Facilities*

There are numerous daytime facilities and services providing assistance to Oakland's homeless populations. A separate table following this section provides a partial listing of those facilities and services providing basic assistance in the areas of food, clothing, medical assistance, and other daytime services and activities (see page 43).

### *Voucher Programs for Food and Shelter*

A listing of food and shelter voucher programs is included in the tables following this section (see page 42).

### *Social Service Programs*

Many of the services available to the general homeless population are also available to those homeless persons who have special needs for various types of supportive services. Additional information on services for homeless subpopulations with special needs is provided here according to the different special needs groups.

#### Families with Children

The City is participating in an innovative program, The Robert Wood Johnson Homeless Families Program, to address the needs of homeless families with children suffering from multiple problems contributing to their homelessness (drug/alcohol addiction, mental illness, etc.).

The Robert Wood Johnson Foundation has provided funding for County medical and other social services, and the Oakland Housing Authority (OHA) has received a special allocation of 123 HUD Section 8 certificates, granted in August, 1990, for a five-year term. Homeless families who participate in the program will receive a Section 8 certificate to secure housing and will, simultaneously, have access to the county services.

#### Mentally Disabled

The Oakland Homeless Project of the Berkeley/Oakland Support Services (BOSS) is targeted to mentally disabled homeless. The organization provides 33 shelter beds for mentally or emotionally disabled individuals as well as specialized services. BOSS also provides rent subsidies and support services to formerly homeless mentally disabled people in permanent housing through its Transitions Project.

The Aztec Hotel, in downtown Oakland, provides permanent housing for 61 mentally ill residents who were formally homeless.



In addition, the Alameda County mental health system and the Regional Center of the East Bay also attempt to find housing and supportive services for the mentally ill and developmentally disabled.

The Oakland Independence Support Center provides counseling and advocacy for the homeless mentally ill.

### Substance Abusers

Oakland addresses the special needs of this large shelter population by supporting shelter projects which provide substance abuse counseling and referral. Many of the emergency shelters offer a substance abuse counseling component. The Gilead House provides 12 beds for emergency housing and treatment of substance abusers. In addition, the Oakland Homeless Project (BOSS) provides substance abuse counseling and referrals, and Dignity Housing West/Travelers' Aid Society provides substance abuse counseling.

### Domestic Violence Victims

Two emergency housing shelters serve the needs of battered women and their children. A Safe Place provides 20 beds for battered women and their children, as well as providing counseling, housing and employment referrals, legal assistance and a children's program. Women's Refuge provides 28 beds for battered women and their children as well as counseling and information and referral services.

### Physically Disabled

The facilities and services targeted to the homeless with physical disabilities include the American Red Cross, Oakland/South Alameda County Chapter, which provides vouchers for motels as well as specialized services; and Project Outreach, which provides vouchers for housing at local motels/hotels as well as hot meal delivery to the sick and shut-in.

### Pregnant Women

To address the special needs of this segment of the homeless population, the City of Oakland funds the Healthy Babies Project/Homeless Project for Pregnant Women and Children. The ten-bed capacity shelter provides women medical referrals, health education, clothing for mothers and babies, parenting workshops as well as information and referral to other service agencies and providers.

## Persons with AIDS/HIV +

*AIDS Project of the East Bay* - Counseling, client advocacy for benefits, health services, housing and emergency services (food vouchers, housing etc.)

*AMASSI* - Counseling, client advocacy and information.

*An Ark of Love* - Residential housing program with six beds (men only).

*An Ark of Refuge* - Residential housing program with six beds (men only).

*Bethany House* - Residential housing program with three beds.

*Bay Area Black Consortium* - Mental health services, emergency services food vouchers, housing, etc.

*Catholic Charities of the East Bay* - Housing assistance program. Helps clients locate and secure housing, provides rental and utility assistance, and provides money management and representative payee services. Also operates Amara House, a residential housing program for 5-6 homeless persons with AIDS/disabling HIV.

*The Center for AIDS Services* - Adult day care.

*Project Eden/Horizons* - Provides substance abuse recovery services to programs/facilities providing housing to HIV+ people.

*Providence House* - This project provides 40 units of housing and supportive services to physically disabled persons, with a preference for persons that are HIV+. Services include an on-site counselor, and AA/NA meetings on-site.

## Seniors

Homeless seniors are one of the largest categories of homeless with special needs. In Oakland, homeless seniors are served by the following organizations:

*Catholic Charities of the Diocese of Oakland* - Counseling services, and a Senior Aid Program providing permanent part-time jobs, information, and referral.

*Elmhurst Presbyterian Church* - Monthly potluck lunches and blood pressure checks. Quilting, painting, exercise classes, and reading groups

*St. Mary's Community Center* - Activities and meals. Advocates for senior benefits.

<b>OAKLAND EMERGENCY SHELTER FACILITIES</b>					
Shelter Name	Phone	Area Served	Target Population	Beds	Stay
A Safe Place	444-7255	Alameda County	Battered Women & Children	20	30 days
Casa Vincentia	638-5937	Alameda County	Homeless Pregnant Women 18-25 yrs	6	2 months after birth
East Oakland Community Project	532-3211	All	Families/individuals	40 (30)	30-90 days
First Step Emergency Shelter	271-8080	Alameda County	Men & Women	30	28 days
Healthy Babies Project	596-4189	Alameda County	Women w/Substance Abuse Problems	13	
Henry Robinson MSC	419-1004	Alameda County	Men, Women, Families	30	30 days
Oakland Homeless Project/BOSS	465-0881	Alameda County	Mentally Disabled	40 (30)	30-60 days
Peniel Mission	452-3758	Any	Single Men	30	4 days/mo
Salvation Army Center/ Social Services.	451-5547	Alameda-Contra Costa Counties	Families	45	30 days
24-Hour Oakland Parents Teachers Children Center	532-0574		Families	6	
Women's Refuge	547-4663	Alameda County	Women & Children	30	30 days
<b>TOTAL</b>				<b>290 (60)</b>	

*Note:* Numbers in parentheses ( ) represent units available only between November and March under the Winter Relief Program.



## Transitional Housing in Oakland

<b>Project</b>	<b># of Beds or Units</b>	<b>Serves:</b>
Amandla House	6 units	Women w/children
Andre House	6 units	Homeless men
Dignity Housing West	7 units	Individuals/families
Genesis Project	NA	Individuals, men
Gilead House	4 units	Women w/up to 3 children
Henry Robinson Multi-Service Center	60 units	Individuals/families
Images on the Rise	30 beds/25 beds	Single men/single women
Keller House	NA	Pregnant women & women w/newborns
Mantelet House	NA	Pregnant women & women w/newborns
Mantelet House II	NA	Women w/children
Mary Ann Wright Foundation	20 beds	Individual men
Matilda Cleveland	15 units	NA
Michael Dorsey Rehab Center	22 beds	Homeless men in recovery
O.P.E.N. DOORS	45 beds	Homeless men
Operation Dignity	16 beds	Veterans with AIDS
3501 Adeline	1 unit	Individuals/families
3824 West	1 unit	Individuals/families
1936 84th Ave.	1 unit	Individuals/families
9905 Walnut	4 unit	Individuals/families
173 Hunter	1 unit	Individuals/families
2400 Church	2 units	Individuals/families
4237 Bancroft	1 unit	Families/children
4239 Bancroft	1 unit	Families/children
4241 Bancroft	1 unit	Families/children
<b>Total</b>	<b>111 units + 158 beds</b>	

## OAKLAND FOOD AND SHELTER VOUCHER PROGRAMS

Name of Facility/Program	Phone	Area Served	Target Population
A Friendly Place	451-8925	All	Women
A Safe Place	444-7255	All	Battered Women & Children
Catholic Charities	834-5656	All	Individuals with HIV-AIDS
East Oak Switchboard (F/S)	469-6369	Alameda County	Families/ individuals
Harbor House	534-0165	All	Low Income
Highland Hospital/Social Services (F/S)	437-5192	Alameda County	Families/individuals
InterTribal Friendship House	452-1235	All	Native American
Oakland Homeless Families	533-HOME	All	Families/Individuals
Oakland Independence Support Center. (F/S)	465-2904	Primary Alameda Co.	Mentally Disabled
Project Outreach (F/S)	534-1088	Alameda County	Families/individuals
Project Safety Net	444-7811	All	Homeless Low Income
St. Mary's Center	893-4723	All	Homeless Seniors
St. Vincent de Paul Society (F)	638-7600	Alameda County	Low Income

## OAKLAND SERVICE PROGRAMS ASSISTING THE HOMELESS

PROGRAM	ADDRESS	CITY	PHONE	AREA SERVED
<b>AIDS</b>				
AIDS Project of East Bay	565 16th St. 3rd Fl.	Oakland	834-8181	Alameda County
AMASSI/Tranquility House	3419 MLK Jr. Way	Oakland	601-9060	
Catholic Charities	433 Jefferson	Oakland	834-5656	Alameda County
<b>DAY FACILITIES/DROP-IN CENTERS</b>				
Henry L. Robinson Multi-Service Center	559 16th Street	Oakland	419-1004	Alameda County
CrossRoads Family Center (HomePlace)	807 27th Street	Oakland	839-1220	Alameda County
A Friendly Place	626 West Grand	Oakland	451-8923	Oakland
OISC	580 18th Street	Oakland	465-2904	Alameda County
<b>FOOD PROGRAM</b>				
Bay Area Full Gospel Mission	547 8th Street	Oakland	893-0656	Alameda County
Mary Ann Wright Foundation	1112 26th Street	Oakland	763-3111	Oakland
OISC	580 18th Street	Oakland	465-2904	Alameda County
Open Door Mission	92 7th Street	Oakland	451-7924	Alameda County
Peniel Mission	722 Washington	Oakland	452-3758	Alameda County
Project Outreach	Box 43387	Oakland	534-1088	Alameda County
Project Safety Net	678 13th Street, Suite 200	Oakland	444-7811	Alameda County
Salvation Army	810 Clay Street	Oakland	451-5547	Alameda County
St. Andrews	925 Brockhurst	Oakland	653-7411	Oakland
St. Vincent de Paul	675 23rd Street	Oakland	452-7698	Alameda County
St. Vincent de Paul	9235 San Leandro	Oakland	568-3663	Alameda County



## OAKLAND SERVICE PROGRAMS ASSISTING THE HOMELESS

PROGRAM	ADDRESS	CITY	PHONE	AREA SERVED
<b>HEALTH/DENTAL CARE</b>				
Alameda Co. Health Care Service	470 27th Street, 2nd fl.	Oakland	271-4263	Alameda County
Health Care for the Homeless	1900 Fruitvale Avenue	Oakland	532-1930	Alameda County
East Oakland Health Center	7515 E. 14th Street	Oakland	835-9610	Oakland
West Oakland Health Center	700 Adeline	Oakland	835-9610	Oakland
<b>HOUSING ASSISTANCE</b>				
ECHO Housing	770 A Street	Oakland	581-9380	Alameda County
Eden I & R	570 B Street	Hayward	537-2552	Alameda County
<b>LEGAL SERVICES</b>				
Berkeley Community Law Center	3130 Shattuck Avenue	Berkeley	548-4040	Alameda County
Homeless Action Center	2101 A Woolsey	Berkeley	540-0878	Alameda County
Legal Aid Society	2253 1440 Broadway, #700	Oakland	451-9261	Alameda County
<b>MENTAL HEALTH SERVICES</b>				
Crisis Response	563 16th Street	Oakland	268-7836	Alameda County
<b>RAPE/DOMESTIC VIOLENCE</b>				
BAWAR		Oakland	845-7237	Alameda County
<b>SHOWERS</b>				
A Friendly Place	626 West Grand	Oakland	451-8923	Oakland
Henry L. Robinson Multi-Service Center	559 16th Street	Oakland	419-1004	Alameda County
Oakland Independence Support Center	580 18th Street	Oakland	465-2904	Alameda County

## OAKLAND SERVICE PROGRAMS ASSISTING THE HOMELESS

PROGRAM	ADDRESS	CITY	PHONE	AREA SERVED
<b>SOCIAL SERVICES</b>				
Oakland Main	401 Broadway	Oakland	670-6291	Alameda County
Berkeley Oakland Support Services Oakland Homeless Project	1820 Jefferson Street	Oakland	465-0881	Alameda County
Child Protective Services	401 Broadway	Oakland	596-0456	Alameda County
Other Social Services/I & R	401 Broadway	Oakland	596-0250	Alameda County
<b>SUBSTANCE ABUSE PROGRAMS</b>				
Alameda Cty Drug and Alcohol	160 Franklin, #300	Oakland	268-2525	Alameda County
East Oakland Recovery Center	7227 E. 14th St.	Oakland	568-2432	Alameda County
Health Care for the Homeless	1900 Fruitvale	Oakland	532-1930	Alameda County

#### iv. **Inventory of Supportive Housing for Non-Homeless Persons with Special Needs**

This section inventories permanent housing and supportive services targeted specifically to non-homeless persons with special needs. A listing of facilities providing 2,255 units serving seniors and persons with disabilities is contained on page 47. This inventory does not include the public housing and Section 8 facilities discussed in previous sections.

The discussion of the number and type of supportive housing services includes a discussion of other services available to these populations and service organizations which often coordinate services among different providers for individual clients. A number of the services listed as available to the homeless are also available to non-homeless persons with special needs. Many of the agencies listed here also provide coordination services to clients in need of a variety of services. Housing providers for those with special needs are increasingly attempting to provide supportive services in combination with housing. Finally, many of the services listed below are also available to those returning to the wider community from mental or physical health institutions in order to assist in the transition from the institutional setting to the general community.

##### *Elderly Supportive Housing and Special Services*

In addition to assisted rental units, the following services are provided to elderly in Oakland:

Oakland Office on Aging - This City office provides case management, support services, a Senior Companion program, and employment training. The Office sponsors two senior centers and has plans to open three more. The centers serve seniors in a variety of ways including classes and recreational activities.

The Office on Aging also operates the Oakland Para Transit Program for the Elderly and Disabled, which provides transportation services on call to Oakland seniors.

Center for Independent Living - Provides housing referral and independent living skills education.

Creative Living Center - Provides meal services and nutrition counseling.

St. Mary's Center - provides case management and advocacy for seniors who are homeless and at risk of becoming homeless.



# **ASSISTED HOUSING DEVELOPMENTS FOR THE ELDERLY AND DISABLED**

PROJECT	TOTAL UNITS	SUBSIDIZED UNITS BY BEDROOM SIZE				
		SRO	0	1	2	3+
Allen Temple Arms I	75		19	56		
Allen Temple Arms II	51		13	38		
Amber House	2					2
Beth Eden	54			54		
Casa de las Flores	19		12	7		
E.E. Cleveland Manor	53		13	40		
Homes Now in the Community	10				6	4
Humphrey/Lane Homes	12	12				
J.L. Richard Plaza	80		20	60		
Lakeside Apartments	66		12	54		
Northgate Terrace	200		180	20		
Posada de Colores	99			99		
Providence House	41			41		
Rose of Sharon	139		83	56		
St. Mary's Gardens	100			100		
Satellite Senior Homes (SSH) - Beth Asher	50		34	16		
SSH - Doh On Yuen	48		36	12		
SSH - Glen Brook Terrace	66		57	9		
SSH - Linda Glen	42		33	9		
SSH - Otterbein Manor	39		31	8		
SSH - Park Blvd. Manor	41		33	8		
SSH - Satellite Central	151		117	34		
SSH - St. Andrew's Manor	60		51	9		
SSH - St. Patrick's Terrace	66		57	9		
SSH - Valdez Plaza	150			150		
Sister Thea Bowman Manor	55		14	41		
Sojourner Truth Manor	88		74	14		
Westlake Christian Terrace I	198		157	41		
Westlake Christian Terrace II	200			200		
<b>TOTAL</b>	<b>2,255</b>	<b>12</b>	<b>1,046</b>	<b>1,185</b>	<b>6</b>	<b>6</b>

## *AIDS Patients' Supportive Housing and Special Services*

The following facilities and services are available in Oakland for AIDS/HIV + victims:

AIDS Project of the East Bay - Counseling, client advocacy for benefits, health and housing. Emergency Services (Food vouchers, housing etc.)

Providence House - This project provides 40 units of housing and supportive services to physically disabled persons, with a preference for persons that are HIV +. Services include an on-site counselor, and AA/NA meetings on-site.

An Ark of Love - Residential housing program with six beds (men only).

An Ark of Refuge - Residential housing program with six beds (men only).

Bethany House - Residential housing program with three beds.

Bay Area Black Consortium - Mental health services, emergency services food vouchers, housing, etc.

Catholic Charities - Housing assistance program. Helps clients locate/secure housing, provides rental/utility assistance, and money management/representative payee services. Also operates Amara House, a residential housing program for 5-6 homeless persons with AIDS/disabling HIV.

The Center for AIDS Services - Adult day care.

Project Eden/Horizons - Provides substance abuse recovery services to programs/facilities providing housing to HIV + people.

## *Mentally and Physically Disabled Supportive Housing and Special Services*

Oakland has 63 permanent housing units in three projects designed specifically for the disabled -- Providence House, which serves persons with AIDS/HIV, and Homes Now in the Community and Humphrey/Lane Homes, both of which serve persons with mental disabilities. In addition, there are 98 tenant-based Section 8 certificates available to persons with disabilities through HUD's Aftercare program.

There are also 79 residential care facilities for the mentally disabled with a total of 549 beds. Approximately 24 of these beds are reserved for seniors over 59 years old. Facilities offering care to children between 0 and 24 years of age provide 66 of the total beds available. The remaining 483 beds are for adults under 59 years of age. Of these 483 beds, 96 beds are provided by facilities serving males only, 64 beds are offered by facilities serving females only, and the remaining beds are in facilities serving both sexes. Each program cares for 2 to 27 people.

The following additional facilities and services provide assistance to the mentally and physically disabled residents in Oakland:

Affirmative Action/Americans with Disabilities Act (ADA) Compliance Division (Office of the City Manager) - This Office provides information and technical assistance regarding accessibility requirements and techniques for barrier removal and provides information and referrals regarding disability issues.

Center for Independent Living - Assists the mentally and physically disabled in locating housing.

Regional Center of the East Bay - Provides case management assistance to developmentally disabled adults and families with developmentally disabled members; assists individuals and families in obtaining housing and other supportive services.

Oakland Para Transit Program for the Elderly and Disabled - Provides transportation services on-call to disabled residents of Oakland.

Alameda County Mental Health Services - Provides a wide range of services to the mentally disabled, and works closely with housing providers to include supportive services for the mentally disabled in housing serving this population.

Association for Retarded Citizens (ARC)

East Bay Center for the Blind

#### *Substance Abusers Supportive Housing and Services*

A final category of special needs housing in Oakland is offered through residential alcohol and drug recovery programs. There are 15 residential treatment and recovery programs in Oakland with over 211 beds. Treatment centers are aimed at various target groups, including pregnant and post-partum women, women with children, teenagers, and men/women (sex segregated) only. The amount of time that an individual can stay at these facilities varies with each program.

In addition to these in-patient treatment centers, other services offered in Oakland include out-patient counseling, information and referral, support groups, health care to infants exposed in utero to drugs and alcohol, and drop-in centers.

According to service providers, the need for substance abuse services far exceeds the available resources. The waiting time for admission to treatment programs is extremely long, during which time the needs of persons seeking services often grow more severe.



**v. CHAS Table 1B -- Housing Stock**

## Market &amp; Inventory Conditions

Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Oakland

Check One:

☒ 1990 Census☐ Other Source: (specify)☐ Data as of: (enter date)

5 Year Period (enter fiscal yrs.)

FY:

1994

through FY:

1998

## A. Housing Stock Inventory

Category	Total (A)	Vacancy Rate (B)	0 and 1 bedroom (C)	2 bedrooms (D)	3 or more bedrooms (E)
1. Total Year-Round Housing	154,737		56,039	51,843	46,855
2. Total Occupied Units	144,521		51,692	47,955	44,874
3. Renter	84,302		46,757	26,428	11,117
4. Owner	60,219		4,935	21,527	33,757
5. Total Vacant Units	10,216		4,347	3,888	1,981
6. For Rent	5,625	6.28%	3,067	1,979	579
7. For Sale	974	1.59%	102	476	396
8. Other	3,617		1,178	1,433	1,006

## B. Substandard Units

Category	% Substandard (A)	% Suitable for Rehabilitation (B)
1. All Renter	7.36%	7.04%
2. All Owner	13.52%	13.01%

## C. Public Housing

Category	Total (A)	Vacancy Rate (B)	0 and 1 bedroom (C)	2 bedrooms (D)	3 or more bedrooms (E)
1. Total	3,306		674	775	1,857
2. Vacant	93	3%			

Rehabilitation  
Needs:

Estimated Hard Costs -- Physical Improvement

185,318,660

Grand Total PHA Need

218,448,640

## D. Rents

Unit Size	Applicable FMRs (A)	Rent Affordable at 30% of 50% MFI (B)
0 Bedrooms	506	416
1 Bedroom	615	475
2 Bedrooms	723	534
3 Bedrooms	904	618

## b. Needs Assessment

### 1. Current Estimate/Five Year Projections

This section describes the general housing needs of Oakland's renter and owner households, with a particular focus on the needs of very-low, other low, and moderate income renters (moderate income here refers to households with incomes between 80% and 95% of median income).

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## HOUSING PROBLEMS

Housing problems fall into three general categories: cost burden, physical defects, and overcrowding.

Cost burden refers to a total housing cost (including utilities) in excess of 30 percent of household income, while severe cost burden refers to a total housing cost in excess of 50 percent of household income. While this is the accepted definition, many analysts have noted that for low income households, a housing payment of 30 percent of income may leave the household with insufficient resources for food, clothing and other necessities.

Physical defects refers to the lack of either complete plumbing facilities or complete kitchen facilities. This is a minimal definition of inadequate housing condition. For example, violations of local housing code, including lack of adequate heat and hot water, broken or inoperable windows that fail to protect against the elements, or presence of rats and other vermin, all would fall outside the definition of physical defects. Although not measured by the census, these problems are nonetheless serious and widespread, as reported by the City's Code Compliance Division.

Overcrowding is said to occur when a housing unit contains more than one person per room, and severe overcrowding exists when a housing unit contains more than 1.50 persons per room. This definition is different from the occupancy standards that may be applied under local housing codes or under rules governing programs for housing assistance, which generally look only at rooms suitable for sleeping, and seek to provide separate sleeping rooms for older children of different sexes, for example.

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Data available from the 1990 Census, including special Census tables provided to the City by HUD (see CHAS Table 1C, page 60), indicate a high degree of need among all of Oakland's households. However, as discussed in further detail below, the degree of need is highest among



the lowest income groups rather than moderate income households, and thus the rate of housing problems is highest among those tenure and household types that have the lowest incomes.

As would be expected, renters are poorer than owners. Fully 66 percent of all renters (54,817 households) qualify as low income, nearly 50 percent (41,439 households) qualify as very-low income, and nearly 32 percent (26,325 households) have incomes less than 30 percent of the area median income. Among owners, however, only 33 percent (20,451 households) are low income, 21 percent (12,811 households) qualify as very-low income, while only 10 percent (6,314) have incomes below 30 percent of the area median income. Among household types, large renter families and elderly renters are much more likely to be low income (78 percent and 83 percent respectively) than other household types, and thus tend to experience more housing problems.

Overall, 47 percent of all Oakland households (approximately 68,000 households) are experiencing one or more housing problems, as defined above. However, for renters the figure is 57 percent (approximately 47,000 households), while for owners it is only 34 percent (approximately 21,000 households). Similarly, among household types, 85 percent of all large renter families (over 8,000 households) experience housing problems, while for small renter families the figure is 56 percent (which still accounts for nearly 16,000 households).

The most serious problem is clearly cost burden. Overall, 41,506 renters and 15,648 owners pay more than 30 percent of income for gross housing costs. In other words, approximately 39 percent of all Oakland households have a housing affordability problem.

Overcrowding is also a serious problem that has grown worse in the past decade. Among renters, the proportion living in overcrowded conditions rose from 8.2 percent in 1980 to 15.7 percent in 1990, while severe overcrowding increased from 3.8 percent to 9.2 percent. Among large renter families, the rate of overcrowding is a shocking 72.9 percent. This is undoubtedly a result of the fact that incomes failed to keep pace with rents over the past decade (median income rose by 97 percent between 1980 and 1990, while median rents increased by 142 percent), as well as the fact that there are simply not enough large rental units available at any price. Increasingly unable to afford decent and adequate housing, renters have been forced to live in smaller units or "double up" with other families. Overcrowding also exists among owner households, although not to the same degree. In 1990, 3.3 percent of owner-occupied units were overcrowded, and 3.0 percent were severely overcrowded.

The 1990 Census provides very little data on the extent and distribution of the incidence of physical defects in housing. There were 1,971 units (1.3 percent) lacking a complete kitchen, and 1,330 units (0.8 percent) lacking complete plumbing facilities, with non-elderly households somewhat more likely to lack plumbing. There is no estimate of the extent to which these two categories overlap.

As required by HUD, the rest of this section discusses housing need separately by income level, and within each income level, considers differences among tenure groups, household types, and family size.

HUD also requires that the City identify any significant differences that exist among racial/ethnic groups. Unfortunately, HUD provided the City only with figures for "All Minorities," "Black Non-Hispanic" households, and "Hispanic" households, and did not provide separate data for Asian/Pacific Islanders. The limited data provided by HUD indicates relatively minor differences, with somewhat higher rates of housing problems for minority owners as compared to all owner households. Further, Hispanic households tend to have higher rates of housing problems than Black households. The City's analysis of other available census data suggests that a similar pattern may hold for Asian/Pacific Islanders as well. However, most of these differences are generally on the order of 6 to 7 percentage points above the overall average, and are relatively insignificant in the face of a general incidence of housing problems that is in excess of 57 percent for all renter households, for example, and in excess of 80 percent for very low income renters.

In short, housing problems are more a function of income than race. Once a household is low income, its likelihood of experiencing housing problems is not significantly affected by race, but is affected much more by other factors, such as age and household size.

**i. Very Low Income Households (0 to 50 percent of median income)**

There are 54,250 very low income households in Oakland, constituting over 37 percent of all Oakland households. Of these, 41,439 (76 percent) are renters, and 12,811 (24 percent) are owners.

*Renters*

For very low income renters, affordability is clearly the most significant problem, affecting approximately 75 percent of these households. Severe cost burden is particularly high among renters with incomes below 30 percent of median income, 62 percent of whom (over 16,000 households) are devoting over half their extremely limited incomes to housing. These households have some of the most severe housing needs in the City, and constitute a large group of people who are very much at risk of becoming homeless.

Overcrowding is reported for approximately 20 percent of very low income renters.

Among household types, non-elderly households have higher rates for all housing problems than is true for elderly households. Surprisingly, though, rates of severe cost burden are lower among larger families, while rates of overcrowding are much higher than average, at over 75 percent. This suggests that larger families, which have larger non-housing expenses than smaller families, are forced to devote fewer resources to housing and are instead renting units which are too small to properly accommodate their needs.

*Owners*

Among very low income owners, the incidence of housing problems is still relatively high, affecting 67 percent of all owners with incomes less than 30 percent of median income,



and 49 percent of all owners with incomes between 31 percent and 50 percent of median income. Affordability is by far the most common problem, but even among owners at this income level, overcrowding affects 4.1 percent of the lowest income group, and 11.3 percent of the 31 percent to 50 percent of median group. As is true for renters, non-elderly owners are far more likely to suffer from housing problems than are elderly owners.

Many very low income homeowners face particular problems because of their lack of access to financing through conventional mortgage lending institutions. Credit problems and limited income often lead these households to turn to "hard money lenders" for mortgage loans, generally at interest rates far above market rates. The added expense associated with this type of financing compounds the problems faced by very low income homeowners, who may find themselves unable to make their mortgage payments or properly maintain their property, thereby placing them at risk of losing their homes and even becoming homeless. These households require credit and financial counseling as well as access to financing from conventional lending sources.

## **ii. Other Low Income Households (51 to 80 percent of median income)**

Over 21,000 households (nearly 15 percent of all households) qualify as "other low income," with incomes between 51 and 80 percent of the area median income. Nearly two-thirds of these households (13,378) are renters, and the incidence of housing problems is again greater for renters than owners.

### *Renters*

Among other low income renters, 59 percent have some kind of housing problem, with an incidence of 82 percent for large families. Affordability affects over 40 percent of these households, and is a particular problem for seniors and "other households" (single persons and unrelated individuals living together), who report excessive cost burden at the rate of 48 percent and 54 percent respectively. Although the rate of housing problems is high among seniors, it should be noted that there are four times as many families as seniors in this income group, and thus in absolute numbers housing problems are more heavily concentrated among families.

Overcrowding is again concentrated among large families, affecting 17.2 percent of this income group as a whole, but affecting nearly 75 percent of the large families, many of whom report overcrowding problems even in the absence of any excessive cost burden.

### *Owners*

For the 7,640 other low income owners, some 43 percent have some kind of housing problem, with 36 percent reporting excessive cost burdens, and 13 percent reporting severe cost burdens. Overcrowding is reported by 11 percent of these households. The



incidence of problems among this group is significantly higher for non-elderly households than for elderly households.

### **iii. Moderate Income (81 to 95 percent of median income)**

There are 12,143 households that qualify as moderate income under the CHAS definition of this term (note that under California State law, moderate income is defined as households with incomes between 81 percent and 120 percent of median income). Of these, 7,363 (61 percent) are renters, and 4,780 (39 percent) are owners.

#### *Renters*

Not surprisingly, this group has lower rates of housing problems than is true for lower income households. Only 31 percent of moderate income renters experience any housing problems, and only 20 percent have excess cost burdens. Cost burden is more of a problem among elderly households at this income level (31 percent have excess cost burden, and 11 percent have severe cost burdens). Most significant, however, is that even at this income level, large families have a 74 percent rate for housing problems, yet only 8 percent have excessive cost burdens. This suggests that even for moderate income large families, overcrowding is a serious problem, again underscoring the need for an expansion of the supply of 3 and 4 bedroom apartments.

#### *Owners*

Contrary to the situation for very low and low income households, among moderate income households it is owners who face more housing problems (40 percent for owners as compared to 31 percent for renters). In particular, 38 percent of all non-elderly moderate income owners have excessive cost burdens, far higher than any group of moderate income renters. This is likely an indication of the degree to which moderate income households have had to extend themselves in order to achieve homeownership. Among elderly homeowners, the rate is only 10 percent, a clear indication of the benefit they receive as a result of having purchased homes many years ago.

### **iv. First-Time Homebuyers**

First-time homebuyers face particular problems in Oakland. Both the number and percentage of owner-occupied units actually declined between 1980 and 1990, a clear indication that for most Oakland renters, homeownership remains out of reach.

Oakland is one of the most expensive housing markets in the country, with particularly serious discrepancies between household income and housing prices. A study of U.S. housing markets conducted in the fourth quarter of 1992 by the National Association of Homebuilders indicates that the Oakland area ranks twelfth among housing markets with the worst affordability index, and that only 28 percent of the homes sold were affordable to median income households at prevailing mortgage interest rates (cited in *Pacific Mountain Network News*, Volume XI, Number 4, 1993).

First time buyers face two related problems. First, because of the sheer expense of housing, the amount required for a downpayment and closing costs is beyond the means of most renters. The 1990 Census reports a median value of \$172,100 for owner occupied housing. This would require a downpayment of \$34,200, plus approximately \$5,000 in closing costs, under conventional home purchase programs. Second, even if an existing renter household could accumulate this much savings (a formidable task, inasmuch as most renters are spending more than 30 percent of their income for housing, and thus are particularly unlikely to be saving in any appreciable amount), it would still need to obtain a mortgage of \$137,900, which at current interest rates (approximately 7%), would require an income of \$44,000 per year (assuming 25 percent of income can be devoted to mortgage payments alone, so as to provide an allowance for insurance, property taxes and utilities). This figure is nearly double the mean income (\$24,951) of Oakland's renter households. (The Census does not report the median income for renters, but median income for the population as a whole is 80 percent of mean income. If this relationship holds true for renters, then the median income for renter households is approximately \$20,000).

One approach to the problem of inadequate savings has been the development of programs designed to allow first-time buyers to purchase homes with as little as a 5 percent downpayment. This solution is not without its own drawbacks, however. A lower downpayment requires a higher mortgage. In the above example, reducing the downpayment to 5 percent would increase the mortgage to \$163,500, and thus would increase the required income to over \$52,000.

A second approach has been to provide assistance to first time buyers in the form of second mortgages that require no payment until the house is sold, at which time the appreciation is shared between the owner and the public agency providing the second mortgage. In the example above, using a 5 percent downpayment, the amount of subsidy that would be required to make a \$172,100 home affordable to a household with an income of \$35,000 (still higher than the income of most Oakland renters) is over \$50,000.

In the face of these kinds of gaps between housing prices and incomes, first-time homebuyers clearly face major challenges in trying to achieve homeownership.

#### **v. Public Housing Needs**

The Oakland Housing Authority (OHA) is responsible for the operation, management and maintenance of 3,306 public housing units, and also operates the Section 8 Rental Assistance Program. Both programs serve very low income persons, and the housing authority programs are the principal programs available to meet the needs of persons with incomes below 30 percent of median income.

OHA maintains two lists of persons seeking assistance under these programs. The first list is an "interest list" of persons seeking housing assistance. At the present time, the interest list consists of 16,291 households. A second list — the active waiting list — consists of households who have been screened for eligibility. These lists are used for both public housing and Section 8 assistance. Households who decline an offer for public housing, which becomes available more frequently than Section 8, may remain on the list until Section 8 is available.



Under HUD regulations governing these programs, OHA gives priority for assistance to households who are (i) displaced as a result of government action or natural disaster, (ii) occupying substandard housing, or (iii) paying more than 50 percent of income for rent. OHA reports that there are 809 households on the active waiting list (approximately 40 percent of the waiting list) who qualify under these Federal preference rules.

In addition, OHA maintains its own local preference rules, which are used to establish priorities for assistance among those households who meet the Federal preference rules. Under these rules, OHA grants priority to households who are veterans or who are Oakland residents. In addition, 10 percent of openings for public housing units are reserved specifically for households with at least one member actively employed.

Because of the large number of people on the interest list and the long waits for assistance (often several years), OHA closed the interest list to new applicants in July, 1990. Although the list has been opened for short periods since that time to allow particular categories of households to apply when no eligible households for particular unit types could be found on the waiting list or the interest list, the list as a whole has been closed for over three years.

**vi. Elderly/Disabled persons with no service needs**

Many of Oakland's residents are elderly or disabled. Some of these households require supportive services in conjunction with housing, and these needs are discussed separately in a later section of the CHAS. But even for those households without any need for supportive services, there are particular housing needs that may currently be unmet. In particular, there is a need for housing to be situated in close proximity to public transit and public facilities, particularly in light of the fact that 36.2 percent of all elderly households have no private vehicle, as compared to 19.7 percent of non-elderly households.

Of particular concern for disabled persons is the lack of accessible housing. Many housing units are accessible only by stairs, thus posing a barrier to those with mobility problems. Moreover, few units are fully adapted for use by the disabled, posing particular problems even for the large number of disabled persons who are capable of independent living without supportive services. Agencies serving the disabled community also report that housing discrimination, while illegal, continues to be a significant problem for this population.

**vii. Anticipated changes:**

Two factors are likely to have a serious impact on housing needs over the next five years. First, the planned closure of major military facilities in the Bay Area, particularly the Alameda Naval Air Station and the Oak Knoll Naval Hospital, will have a significant impact on employment and income in Oakland, and could exacerbate the already severe affordability problem faced by so many Oakland households. Second, if State and County budget cuts continue as they have for the past several years, resulting in further cutbacks in income support and social services programs, the needs of the very poorest households will worsen appreciably, placing thousands of households at risk of homelessness.



viii. CHAS Table 1C -- Current Needs

CHAS Table 1C

Housing Assistance Needs of  
Low & Moderate Income HouseholdsU.S. Department of Housing and Urban Development  
Office of Community Planning and Development  
Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction:	Sources of Data:					Data is current as of the following date:		Five Year Period:	
Oakland	1990 Census U.S. Dept of Housing and Urban Development							FY: 1994	through FY: 1998
Household by Type, Income, & Housing Problem	Renters					Owners			
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly (F)	All Other Owners (G)	Total Owners (H)	Total Households (I)
1. Very Low Income (0 to 50% MFI)*	10,033	14,100	5,756	11,550	41,439	7,002	5,809	12,811	54,250
2. 0 to 30% MFI*	7,256	9,147	3,267	6,655	26,325	3,800	2,514	6,314	32,639
3. % with any Housing Problems	73%	85%	96%	81%	82%	62%	74%	67%	79%
4. % Cost Burden > 30%	71%	83%	82%	80%	79%	61%	70%	64%	76%
5. % Cost Burden > 50%	44%	70%	59%	70%	62%	39%	55%	45%	58%
6. 31 to 50% MFI*	2,777	4,953	2,489	4,895	15,114	3,202	3,295	6,497	21,611
7. % with any Housing Problems	70%	81%	92%	88%	83%	28%	70%	49%	73%
8. % Cost Burden > 30%	67%	73%	52%	86%	73%	27%	60%	44%	64%
9. % Cost Burden > 50%	29%	24%	13%	34%	26%	13%	32%	23%	25%
10. Other Low-Income (51 to 80% MFI)*	1,520	4,386	1,735	5,737	13,378	2,580	5,060	7,640	21,018
11. % with any Housing Problems	50%	54%	82%	58%	59%	20%	55%	43%	53%
12. % Cost Burden > 30%	48%	40%	14%	54%	43%	19%	44%	36%	41%
13. % Cost Burden > 50%	8%	3%	2%	5%	4%	7%	16%	13%	7%
14. Moderate Income (81-95% MFI)*	623	2,373	639	3,728	7,363	1,293	3,487	4,780	12,143
15. % with any Housing Problems	32%	30%	74%	24%	31%	11%	51%	40%	34%
16. % Cost Burden > 30%	31%	18%	8%	22%	20%	10%	38%	30%	24%
17. % Cost Burden > 50%	11%	2%	0%	0%	2%	3%	10%	8%	4%
18. Total Households**	13,920	28,536	9,578	31,040	83,074	16,886	44,806	61,692	144,766
19. % with any Housing Problems	61%	56%	85%	48%	57%	25%	38%	34%	47%

\* Or, based upon HUD adjusted income limits, if applicable.

## 2. Nature and Extent of Homelessness

Homelessness in Oakland is one of the City's most critical housing problems. Since Oakland's housing costs are relatively high and a substantial number of residents have low incomes, many residents have difficulty finding affordable, decent places to live. If circumstances lead to their losing their homes, it is extremely difficult for them to regain permanent housing. They then join the ranks of the homeless in Oakland. The Loma Prieta Earthquake in 1989 exacerbated an already critical situation. In addition to those already homeless or at risk of becoming homeless through their own life circumstances, the Earthquake destroyed or severely damaged more than 1,000 units of affordable housing in Oakland, greatly adding to Oakland's homeless population. Dislocation due to the 1989 earthquake still affects those families and individuals who were never able to regain housing stability after the disaster.

The reasons for homelessness are complex. According to a study of people seeking emergency shelter services (Emergency Services Network Composite Profile for Shelters), the three primary reasons for homelessness among Oakland shelter residents in 1989 were: "eviction for inability to pay rent," "earthquake," and "temporary living situation ended." These data indicate that the largest contributor to homelessness in Oakland is the combination of high housing costs and inadequate incomes. Budget crises such as sudden loss of employment, catastrophic illness, or cuts in income and social services benefits, can dramatically affect these households' ability to pay rent, leading to eviction and potential homelessness.

### *Limitations of CHAS Table 1D*

CHAS Table 1D (see page 77), which follows this section on homelessness, is intended by HUD to provide an estimate of the number of homeless persons (both sheltered and unsheltered), along with information regarding household type and estimates of the extent to which the homeless have particular special needs requiring supportive services. Unfortunately, HUD's instructions severely limit the types of data that can be used in completing this table.

Estimates of the number of unsheltered homeless persons are particularly hard to obtain. The 1990 Census attempted to count this population by counting persons visible on the street and at other visible locations. This count is widely viewed as inadequate, and HUD has recently instructed the City not to use this figure for the CHAS. However, HUD has indicated that any data the City uses in Part 1 of this table must be based on methods that ensure that people are not counted twice, and that are statistically reliable and valid. The use of "expert opinion," including interviews with agencies that provide shelter and services to the homeless, is explicitly prohibited by HUD.

The City has chosen to use the 1990 Census count of persons in shelters as the source for the figures provided on line 5, column A (total sheltered homeless population). However, the Census does not contain information on the number of homeless families, the number of persons in homeless families, or the number of minor or adult single individuals, and thus these lines have been left blank in Part 1 of Table 1D. Because no comprehensive,



valid data exists on the total number of unsheltered homeless persons, Column B in Part 1 of Table 1D has also been left blank.

HUD does allow the use of expert opinion to provide information for Part 2 of Table 1D, which estimates the proportions of the sheltered and unsheltered homeless populations that have various special service needs. The City has attempted to gather this information from a variety of social service agencies serving the homeless, with limited success. This is due in part to the fact that these agencies are concerned more with providing services to the homeless than in counting them, and in part to the fact that the categories used by HUD in the table do not necessarily correspond to the manner in which various subpopulations are actually targeted for services. As a result, Part 2 of Table 1D has been left blank.

Because there is only a limited amount of data meeting HUD's methodological requirements, the narrative discussion that follows is intended to supplement the information contained in Table 1D.

### *Methodologies for Counting the Number of Homeless Persons*

Ways to count homeless people have recently been the subject of much debate. There are two basic ways to estimate the extent of homelessness: a "point-in-time" method and an "incidence" method.

Definition of "Point-in-Time": HUD requests that the CHAS describes the homeless based on an unduplicated count "point-in-time" approach, which requires counting homeless people for a specific time period such as a 24-hour day. This method usually involves looking at the number of persons in shelters plus the number of persons in places not usually intended for human habitation (for example, parks, cars, bridges, etc.).

Limitations of the "Point-in-Time" Estimation Technique: The nature of homelessness is such that people have no place to be, making it difficult to identify them. The homeless are often hidden in their cars, on doorsteps, or moving from one temporary spot to another temporary spot. They may sleep in different cities' parks on different nights. Furthermore, many homeless do not seek out emergency shelter beds or other forms of assistance. Reasons for this can include disorientation, fear of humiliation or legal reprisals, lack of knowledge about where to go for help, unwillingness to accept dangerous or unpleasant shelter conditions, or simply past experience with the lack of shelter beds. For these reasons, the HUD-recommended approach of enumerating homeless by a "point-in-time" estimate is inadequate to describe the extent of the problem in Oakland.

Incidence of Homelessness: This approach to describing the extent of homelessness relies on a broader analysis of the use of social services/homeless facilities as well as the use of financial assistance targeted to homeless people over a longer period of time such as one year. By describing for Oakland: (1) the

number of people served by the range of services, and (2) the number of people who received financial assistance available in Oakland, this approach seeks to assess more fully the depth and extent of need of potentially homeless people, even if they are not homeless at the particular point in time that a census or other count is taken. It is perceived that this approach is more comprehensive.

In this CHAS, the estimates of the extent of homelessness are described by both approaches: point-in-time estimates and evidence of the incidence of homelessness on a longer-term basis.

### *Estimates of the Number of Homeless Persons*

As mentioned above, the CHAS uses two approaches to estimate the number of homeless individuals: the point-in-time approach and the incidence of homelessness approach. There are two sources for point-in-time enumerations of homeless in Oakland: the 1990 Census and the Emergency Services Network Unduplicated Count. Both of these sources drastically undercount the extent of homelessness in Oakland.

#### Point-in-Time Estimate

The 1990 Census enumeration counted 431 individuals in emergency shelters for homeless and 303 homeless visible in street locations, for a total homeless enumeration of 734 in Oakland. While the count of sheltered persons may be reasonably accurate, the Census count of unsheltered homeless persons is not. It is important to note that this count was conducted on a single day in April, 1990, and only enumerated those people that were visible at the time to census takers. HUD has recognized the problems with the 1990 Census counts, and has instructed jurisdictions not to use this data to estimate the size and characteristics of the unsheltered homeless population.

A second source of information is the Emergency Services Network of Alameda County (ESN), a network of all organizations that provide services to homeless persons in Alameda County. ESN's *1990 Report on Homelessness in Oakland* contains both a profile of shelter residents (the "Composite Profile") and information regarding persons requesting shelter, including those turned away (the "Unduplicated Count"). The ESN report, including the Unduplicated Count, has been reviewed by HUD's consultant on studies of the homeless population, and the City has been advised that the use of this data meets HUD's requirements.

The Composite Profile is based on a survey of 6 different shelters in Oakland, housing a total of 383 persons. It should be noted that this figure is lower than the Census count of sheltered homeless persons, reflecting the fact that not all shelters participated in the ESN survey.



The Unduplicated Count was conducted by shelters, voucher providers and other social services agencies who tallied requests from shelter in a manner that sought, as best as possible, to ensure that individuals were counted only once. This study determined that the number of requests for shelter from different men, women and children during the week of February 26 to March 4, 1990 was 1,510. Approximately 1,268 or 84 percent of these people consider Oakland to be their home.

The ESN count of shelter requests only (which does not equate to all homeless), was nearly double the Census tally that was intended to count both sheltered and unsheltered homeless persons. Thus, even the requests for shelter approach to estimating the extent of homelessness underscores the inadequacy of the Census in counting the unsheltered homeless population. Nonetheless, the ESN count must also be considered inadequate, inasmuch as it does not include the significant number of homeless people who, for whatever reason, do not even request shelter, and thus are not included in the unduplicated count of persons turned away from shelters. Although no statistically reliable estimate exists, service providers and advocacy groups generally estimate Oakland's homeless population to be between 4,000 and 6,000 persons.

A further limitation of the ESN Unduplicated Count is that not only does it not provide a complete count of the total homeless population, but it cannot be assumed to be a statistically reliable sample of the unsheltered homeless. The Unduplicated Count measures only those persons who requested shelter during the survey period. It is possible, and even likely, that certain subpopulations of the homeless are more inclined to make requests for shelter, partly because many shelters only serve certain subgroups, and may not even be contacted by persons whom they cannot serve, and because some subgroups (for example, persons with severe mental illness or substance abuse problems) may be less likely to seek shelter. As a result, while the Unduplicated Count contains much useful information about the unsheltered homeless who seek shelter, it is less useful for assessing the characteristics of those who do not seek shelter.

### Estimates of the Incidence of Homelessness

The principal source of information for the incidence of homeless estimation approach is HomeBase, a regional support center for homeless policy and programs. HomeBase estimates that between October, 1992 and September, 1993, there were approximately 65,000 people that experienced homelessness in Alameda County during some point in that year. These county-wide estimates were based on an unduplicated count of 6,786 approved requests to the Aid to Families with Dependent Children (AFDC) Permanent and Temporary Shelter assistance programs, which provide assistance only to AFDC-eligible families who are homeless, and have not received such assistance within the prior 24 months.



These figures were then extrapolated to take into account the average number of people in AFDC recipient families, yielding an estimate of approximately 20,847 persons in families. Further extrapolation, based on estimates by the U.S. Conference of Mayors Task Force on Hunger and Homelessness that 32 percent of the homeless are in families, yielded an estimate of approximately 44,300 single individuals who had an episode of homelessness, bringing the total number to 65,147.

This data, combined with the estimate that 51 percent of Alameda County homelessness occurs in the City of Oakland (Homeless Policy, City of Oakland, May 23, 1990), suggests that approximately 33,225 persons, including 10,632 persons in 3,460 family households, were homeless in the City of Oakland at some point during the 1992-1993 study period. Therefore, the incidence of homelessness in Oakland is extremely high, indicating that there are overwhelming numbers of people needing emergency housing and services throughout the year, clearly taxing the limited resources that exist in the City.

### *Characteristics of the Homeless Population*

As noted earlier, it is extremely difficult to obtain reliable data on the characteristics of the homeless population. In particular, data on the unsheltered homeless is at best partial and incomplete, and based on expert opinion from shelter and social services providers, rather than a comprehensive enumeration such as the Census. Information regarding the characteristics of persons living in shelters is somewhat easier to come by, and is obtained from both the 1990 Census and from the ESN's 1990 survey of homeless shelters.

#### Household Type: Individuals and Families

The only source of information on the household type of the homeless is the ESN Report. Among the sheltered homeless, 35.2 percent were single women with children, 1.4 percent were single men with children, and 6 percent were couples with children. Single individuals and couples with no children make up 57 percent of the sheltered households. Roughly similar percentages were reported as part of the Unduplicated Count.

#### Racial/Ethnic Characteristics

The 1990 Census does provide information on the racial/ethnic background of persons living in shelters. Of the 431 sheltered persons, 333 (77 percent) were Black, 61 persons (14 percent) were White, 26 (6 percent) were Hispanic, and 11 persons (3 percent) were other races. It should be noted that the ESN Composite Profile (which encompasses a smaller population), reported 84.5 percent of shelter residents were Black, while only 10.1 percent were White and 3 percent were Hispanic.

## Age

The Census also includes some information on the age of the sheltered homeless. These figures indicate that 9.3 percent are under the age of 6, an additional 11.6 percent are between the ages of 6 and 12, and 2 percent are between the ages of 13 and 17 (this reflects in part the fact that, according to ESN, few shelters at the time would accept teenage boys). No further information is provided on the age of homeless persons over the age of 18, so it is impossible to determine from the Census how many persons in shelters are seniors.

### *Impact of 1989 Loma Prieta Earthquake*

Oakland's homeless situation was greatly affected by the Loma Prieta Earthquake. Approximately 750 single room occupancy (SRO) units and 250 apartments were destroyed or rendered unusable by the quake, and over 2,500 individuals were displaced. These units represented a loss of one-third of the City's downtown SRO stock, and added to the long-term decline in the number of SRO units resulting from redevelopment activities.

In February 1990, approximately four months after the Earthquake, the City and County attempted to determine the whereabouts of those displaced by the quake and found that: 230 people were in two temporary American Red Cross shelters (East Oakland Sanctuary and Mercy Manor, the latter of which has since closed); 100 were in hotels paid for by the American Red Cross; 300-350 were in temporary housing; 300 were staying with friends and family; 100 moved out of the County; 150-200 were in other County shelters or were on the waiting list for these shelters; 300 were in SROs; and 920 were homeless and on the streets (Joint Proposal from the City of Oakland and the County of Alameda to the American Red Cross, February 1990).

Although many of the SRO units have been returned to service, several buildings have yet to be repaired and reopened, and those made homeless by the earthquake have not always been rehoused in the rehabilitated hotels. Many of the displaced have not obtained permanent housing and continue to face homelessness. For these people, the earthquake continues to be an on-going trauma four years after the event.

#### **i. Needs of the Sheltered and Unsheltered Homeless**

Once homeless, individuals and families may seek a variety of sleeping and living arrangements. Some will seek shelter through the shelter system while others will either be unable to obtain shelter beds due to the lack of available shelters or will prefer to keep out of the shelters for a variety of reasons, including: fear of safety, desire to stay away from group quarters and the institutional settings of the shelter system, inability to follow shelter rules due to addiction or a behavioral characteristic, or to maintain a perceived greater sense of family cohesion by not entering a shelter.



For the majority of the homeless population, the needs of the sheltered and unsheltered are largely identical. Both populations require the housing and supportive services necessary to move from the streets, cars, or other locations, or out of the shelters, and into permanent, affordable housing. While the overwhelming gap between the number of shelter beds and the number of homeless families and individuals requires many to sleep outside a shelter, certain subpopulations of the homeless are more likely to refuse shelter services than others for a variety of reasons, and these populations may need special outreach and shelter or permanent housing programs which address their needs. This is particularly true for the mentally disabled, those fleeing domestic violence, pregnant teenagers, persons with AIDS, and persons with alcohol and/or other drug abuse problems. The special needs of these subpopulations are discussed below.

Many homeless advocates say that the best way to solve the homelessness situation is to provide more permanent affordable housing and tenant rental assistance. Service providers increasingly find that homeless families or individuals have difficulty maintaining a residence due to high housing costs and find themselves periodically homeless. This problem is particularly acute for those households earning between zero and 30 percent of the area median income. Housing programs targeted to this income group are limited to public housing, Section 8 rental assistance, and a limited number of units in affordable housing developments set-aside for these households. All of these programs have lengthy waiting lists, indicating that there is a critical need for an expansion of rental assistance for homeless persons and persons at risk of becoming homeless.

In Oakland, since land and construction costs are very high, and buildable sites are scarce, the provision of sufficient amounts of affordable housing for homeless and those at risk of homelessness is a difficult challenge. Other portions of this CHAS address the need and strategies for increasing the supply of Oakland's permanent affordable housing; this section addresses the facilities and services needed to serve homeless and at risk populations for whom permanent housing is either unavailable or part of a longer-term solution.

The needs of Oakland's homeless population became even more critical after the 1989 Loma Prieta Earthquake, which created additional homelessness following the loss of more than 1,000 Single Room Occupancy (SRO) and low-rent apartment units that had provided relatively affordable housing. While some rehabilitation has been completed or is currently underway, other units remain vacant and boarded up because of difficulties in securing financing that could allow these units to remain affordable after rehabilitation.

## **ii. Homeless Subpopulations**

While homeless people have an immediate crisis - the lack of a place to live - they often also have secondary problems which may have contributed to their homelessness or arisen from their experience on the streets. These needs of the homeless must be addressed in order to resolve their homeless crisis. Certain homeless populations may have multiple needs that must be met, such as a homeless family with children suffering from medical problems, emotional trauma, and lack of financial resources. Since the Census provides no information on how many homeless families and individuals fall into these categories of special needs, it is difficult to quantify the extent of



need. The following subsection describes the special needs of homeless people in a qualitative manner.

The subpopulations of homeless in Oakland all require more emergency shelter beds, targeted services, and permanent housing assistance. Individuals and families may require different types of shelter and supportive services. Other groups such as mentally and physically disabled individuals, persons with AIDS, seniors, substance abusers, and pregnant teenagers require specialized services. For some people, multiple problems/diagnoses (chronic substance abuse/severe mental illness/HIV/etc.) causing homelessness need to be addressed in a setting which provides a comprehensive approach to housing and services. This approach requires targeted supported housing services ranging from "enriched" 24-hour emergency shelters, to transitional housing for families and single adults, to permanent supported housing for the mentally disabled and other special needs groups.

It should be noted that the unsheltered homeless have needs similar to those in shelters, but may have additional needs as well, and may have more severe problems than those who have been successful in securing shelter. In particular, many of the unsheltered homeless are "service resistant," and may refuse assistance or be incapable of availing themselves of available services.

### *Families*

Homeless families in Oakland have a need for a variety of emergency, transitional, and longer term services. A substantial portion of low-income households are headed by single parents, and the same is true for homeless families. Services most often need to be targeted to single parent families, primarily those headed by females.

Many single parent homeless families are survivors of some form of domestic violence or sexual abuse. Many children are survivors of some form of sexual, emotional, or physical abuse. Thus, all facilities and programs serving families should have services addressing the needs of both adult and child survivors of violence/abuse.

Only a comprehensive approach to services can address the variety of reasons that have caused families to become homeless. Comprehensive services also provide families with a smooth transition from emergency through transitional to more permanent housing, enabling referral to community services at every stage in the process to break the cycle of homelessness.

Facilities and services needed by families include service-enriched emergency shelters with 24-hour access, emergency shelters targeted specifically to victims of domestic violence, health care (including prenatal, perinatal, pediatric, general medical, and dental), employment and training, substance abuse counseling and treatment facilities (especially for multiple addictions), mental health counseling, adult education, child care facilities and subsidies, permanent housing advocacy, mail/message and shower services, and legal services.

In addition, homeless families require assistance with eviction prevention, rent subsidies, shelter vouchers, and security deposits. Vouchers are a critical means to assist homeless families who, due to contagious diseases or older children, cannot use emergency shelters. First and last months' rent/security deposit assistance is becoming particularly critical, since California recently eliminated this form of assistance to AFDC recipients, subjecting them to longer periods of homelessness without the funds needed to move into permanent housing. Finally, transitional and supported permanent housing are needed to provide case management and peer support for homeless families as their crises stabilize.

### *Individuals*

Individuals not in families need many of the same kinds of facilities and services described above for families, but targeted to individuals' special needs. Needs include 24-hour service-enriched emergency shelters, health care, employment and training, substance abuse counseling, mental health counseling, adult education, permanent housing advocacy, mail/message and shower services, legal services, and transitional and supported permanent housing. With respect to permanent housing, Oakland has a variety of Single Room Occupancy (SRO) hotels which have typically been utilized by at-risk and homeless individuals as their permanent housing. Ideally all residential hotels in Oakland would provide support services such as those listed above. Oakland Housing Organizations (OHO), an umbrella group of nonprofit housing corporations and housing advocates, is working towards the creation of an entity to provide effective and coordinated support services to different SROs in Oakland.

### *Seniors*

According to St. Mary's Community Center, approximately 20 percent of Oakland's homeless population is elderly, and many of these people have been homeless for up to 20 years. The elderly homeless tend to have more health care needs and physical disabilities, requiring specialized facilities and services. St. Mary's reports that about 50 percent of the homeless seniors it serves have a history of mental illness, and 75 percent have drug or alcohol dependency problems.

Facilities and services needed in Oakland to serve the elderly homeless include health care, substance abuse counseling, and legal assistance. In addition, mental and physical disability facilities and programs are needed. In addition, there is a need for an expansion of the supply of housing with supportive services for very low income seniors, both in order to provide a means for formerly homeless seniors to return to permanent housing, and to prevent very low income seniors from becoming homeless.

### *Substance Abusers*

A significant proportion of the homeless population, both sheltered and unsheltered, have substance abuse problems. ESN's Unduplicated Count indicates that 57 percent of shelter residents have drug problems, and 34 percent have alcohol problems (the extent of overlap



between these two categories is not known). Similarly, an ESN survey of providers of support services (also contained in the ESN Report) indicates that 43 percent of the homeless have drug problems, and 12 percent have alcohol problems.

According to Berkeley Oakland Support Services (BOSS), there is a need in Oakland for more treatment and detoxification centers. There currently are no substance abuse treatment facilities that accept single women with their children. All other services for substance abusers should be provided as part of general services for the homeless. All programs serving the homeless need to have a strong substance abuse component. Special outreach to the homeless substance abuser population may also be required to educate this population about shelter and treatment options.

### *Mentally Disabled*

The mentally disabled are one of the largest and most significant sub-groups among the homeless, according to the Oakland Independence Support Center (OISC). Unfortunately, in Oakland the mentally disabled are one of the most underserved populations among the homeless. Most homeless service providers serve few, if any, mentally disabled persons. Moreover, most of the homeless mentally disabled will not request shelter in traditional shelter programs, or those programs will not accept them.

Mentally disabled homeless are usually under-represented in shelter surveys. For example, OISC serves over 1,500 different individuals per year, at least 750 of whom are not housed in any shelter; these people live primarily on the streets. Many of these individuals may have been missed by the "point-in-time" estimates. The Alameda County Mental Health system homeless coordinator estimates that there are approximately 2,000 homeless mentally ill individuals within Oakland, and that approximately 65 percent of these also suffer from substance abuse problems. In addition, the Regional Center for the East Bay estimates that there are at least 10 homeless single individuals, and an additional 10 persons in homeless families, that suffer from a developmental disability.

The mentally disabled homeless population needs specialized facilities and services that are targeted specifically to them. Although the Oakland Homeless Project emergency shelter provides a significant number of beds for the mentally disabled, they are not geared specifically to the needs of this population. Needed facilities and services include: emergency housing dedicated to mentally disabled individuals and families with children; transitional housing (including facilities for those who have multiple problems, such as mentally disabled with substance abuse or other conditions); health care services; counseling; adult day care and treatment centers; alcohol/drug abuse programs geared toward the mentally disabled; special education in independent living and money management, and job training/placement.

In addition, the mentally ill homeless require crucial support services to prevent displacement and/or assist with permanent housing placement; eviction prevention programs; rent subsidies/vouchers; security deposit assistance; permanent housing



advocacy services; and permanent supportive housing staffed with case managers and on-site support staff to assist with daily living skills and social support.

Special services are also needed in all of the above areas for homeless families with members who are mentally ill. For mentally disabled homeless children, Oakland needs more services such as therapy and clinical services, tutoring assistance, and support services for families coping with children's mental illness.

### *Physically Disabled*

The homeless population with physical disabilities also requires special services and facilities, including emergency shelters with handicapped access, health care, and job training and placement. There is a shortage of permanent and transitional housing accessible to persons with disabilities. Specialized transitional and permanent housing with a support component are also needed to serve the physically disabled.

### *Victims of Domestic Violence*

Many of the facilities and services needs described above for families with children pertain to homeless victims of domestic violence. Women and their children who are in imminent danger for their lives or safety have a particular need for shelters whose location is not made public, in order to protect their safety. Many women will not seek a shelter if confidentiality is not assured, and will remain unsheltered if services and facilities for victims of domestic violence are not available. All programs for homeless women and children should provide counseling, legal, and supportive services for women with abuse histories.

### *Persons with AIDS/HIV+*

Persons with AIDS or HIV + diagnosis face special housing problems as a result of their illness, often resulting in periodic or continuous homelessness. This group needs special emergency facilities and services to address their housing crisis as well as provide them with supportive counseling and medical care. Enriched shelter programs with 24-hour services are especially vital for this group of homeless persons. In addition, homeless persons with AIDS/HIV+ need health care, job training and placement, and legal assistance. This group also has special needs for transitional and permanent affordable housing with a services component tailored to their emotional and physical needs.

### *Pregnant Teenagers*

Oakland has seven transitional housing beds for a population of homeless teenage mothers numbering over 800 per year, according to Berkeley Oakland Support Services (BOSS). Pregnant teenagers are perhaps the most vulnerable sub-group of all homeless populations. With parents who no longer allow them to live at home, a school system that is overburdened, and a very low income from AFDC, many young pregnant women drop

out of high school, stay with different relatives/friends, and eventually become homeless. In addition to shelter enriched programs, special outreach programs to reach the unsheltered pregnant teenagers are needed to assist these women with shelter and supportive services.

Housing facilities for pregnant teens should include emergency shelters, transitional housing, and supported permanent housing. All three forms of housing should provide all of the services listed for families as well as specific services such as a strong prenatal/perinatal care, and strong parenting and independent living skills training. In addition, higher staff ratios at programs serving pregnant teenagers are necessary, as well as permanent support for these women in the community at large. Programs serving pregnant teenagers also need to establish linkages with the Oakland Unified School District to facilitate the teens' return to school.

### **iii. Needs of Persons Threatened with Homelessness**

There is a substantial "at-risk" population, which could become homeless due to any one of the following: loss of income (including cuts in public assistance benefits), conversion of unit status, non-replacement of units lost during the 1989 earthquake, or a change in institutionalization status. The conditions that contribute to the risk of becoming homeless may also be related to an individual's circumstances (for example, having very low incomes or special needs), and to decreases in the affordable rental housing stock (for example, loss of assisted, affordable housing due to conversion to market rate rents, and the direct loss of affordable units that have not been replaced).

#### *Characteristics of At-Risk Population*

The following describes the characteristics and special needs of different at-risk groups.

##### At-Risk Due to Low-Income Levels

Low income is the primary factor that places people at a high risk for becoming homeless. According to 1990 Census data (CHAS Table 1C, page 60), there are 32,639 households in Oakland with incomes of less than 30 percent of the area median income, of whom 26,325 are renter households. Of these renters, fully 62 percent devote over half their incomes to housing costs. These households constitute an extremely large group of people who are at high risk of becoming homeless in the event of any financial setback, including illness or hospitalization, job loss, or reductions in public assistance benefits.

The population of Oakland residents who have extremely low incomes and are at-risk of homelessness includes: people earning low or minimum wages; disabled people who receive Supplemental Security Income (SSI); elderly people receiving different Retirement Benefits (SSA); people on General Assistance (GA); parents receiving Aid for Families with Dependent Children (AFDC); and people receiving



any other fixed income. All of these people have incomes below 30 percent of the area's median income. Reductions over the past several years in assistance program payments made by the State of California and Alameda County are already resulting in a significant increase in homelessness, according to area service providers.

### Families at Risk of Becoming Homeless

The Children and Family Services Department of the Alameda County Social Services Agency has indicated a serious need for programs to prevent homelessness among families with children. As the "public child welfare agency" responsible for working with families at risk of dissolution and with families where children are about to be returned from foster care, the Department operates a Family Preservation Pilot Project. Lack of resources for affordable housing has been identified by the Department as one of the most critical needs for this population group.

### At-Risk Low Income Households with Special Needs

Those who earn very low incomes and have special needs are at an even higher risk of becoming homeless. Included in the most vulnerable populations are: pregnant teenagers, victims of domestic violence, drug and/or alcohol abusers, mentally disabled, people with AIDS and all other disabled people. The level of vulnerability rises dramatically when looking at those persons with combinations of the aforementioned conditions.

For example, the rise in drug use, especially the rise in use of crack cocaine and alcohol use/abuse, and the lack of treatment centers are another cause for homelessness. Many drug and/or alcohol users/abusers who seek help have nowhere to go. Waiting periods for treatment centers can be as long as six months or more. Emergency shelters are reluctantly becoming treatment centers without enough staff to provide adequate recovery services.

Mentally disabled people face a dire shortage of services. The support and resources available to them are at the lowest level in decades. Many hospitals and board and care homes are closed, others are full with long waiting lists. Community-based mental health clinics have very heavy client loads and long waiting lists, which makes it almost impossible for the mentally disabled to receive quality mental health care. Without a stable mental condition, mentally disabled people are trapped in a cycle of temporary housing, 48 hour hospitalization, homelessness and another temporary housing situation.

Persons who are HIV-positive and people with AIDS can become homeless as a result of discrimination against them by landlords and apartment managers, worsening health conditions which make their present housing no longer accessible



to them, alienation and abandonment by family and friends, and loss of employment accompanied by a decline in income.

#### At-Risk Due to Unit Conversion

The City of Oakland has approximately 2,200 rental units which may be in danger of converting to market rate rents as a result of the termination of Federal mortgage and/or rent subsidies between July 1, 1990 and June 30, 2000. The actual number of units converting may be much less. The City estimates 375 units are most at risk. The City will attempt to take all actions necessary to maintain these units as permanently affordable.

#### At-Risk Due to Direct Loss of Affordable Housing

In the 1989 Loma Prieta Earthquake, Oakland suffered the catastrophic loss of over 1,000 low rent apartments and SRO units (including approximately one-third of available downtown SRO units). These units are difficult to replace. The rents on SROs are much lower than for conventional rental units. Also, many SRO units rent on a weekly basis without a first and last month's rent required. Thus, they are more affordable to low income tenants whose financial resources are not sufficient to pay for move-in costs or monthly rents. At this time, it is not known how many of these units will be fixed or replaced.

In addition to SRO residents, those at risk of direct loss of affordable housing include those using social services which may provide housing but do not cater specifically to the homeless such as drug rehabilitation facilities and other institutional housing. According to the 1990 Census, Oakland has 3,596 institutionalized persons and 4,275 persons in other group quarters. Some of these people may not have access to other housing in the absence of their present quarters. When their stay at a rehabilitation program ends, some of these people are at risk of becoming homeless.

#### *Needs of At-Risk Population*

The primary need of the at-risk population is the provision of housing that is affordable to people with less than 30 percent of the area's median income. All very low income people in the City of Oakland are at risk of becoming homeless unless affordable housing can be provided to house all that are in need.

As monthly benefits under various income assistance programs are being cut at the State level, there is an even greater need for additional housing subsidies for this population, through rental assistance or a capitalized rental assistance subsidy for affordable housing developments. Not only must resources be made available to assist in the development of housing, but direct rental assistance payments must be supplied in an amount sufficient to support housing for program participants whose incomes are insufficient even to cover the

cost of many of Oakland's assisted rental units. Currently, the single biggest threat to the housing stability of a large segment of Oakland's population is cuts in assistance program payments.

In addition to the need for more affordable permanent housing, the City of Oakland needs more emergency shelters, transitional housing and supported permanent housing to assist people who are at risk of being homeless to break the cycle of being constantly on the edge of homelessness.

For families at risk of becoming homeless, there is a severe need for rental assistance subsidies to bridge the gap between incomes and housing costs. For those families whose children have been removed to foster care, reunification efforts are often frustrated by the lack of such resources. This is particularly true in cases where the parent has been homeless, incarcerated, or in a residential drug or alcohol treatment program.

Transitional housing with strong support services targeted to the various special needs population groups will assist in breaking the cycle of potential homelessness. The relatively shorter-term support services of transitional housing should be targeted to such groups as victims of domestic violence, pregnant teenagers and substance abusers. Services such as independent living skills education, parenting skills education, adult education, job training, mental health counseling, drug and alcohol counseling, and money management often assist people to stabilize their lives, reducing the risk of homelessness.

Supported permanent housing is needed for the most vulnerable populations who require longer term support services. The development of supported permanent housing should be targeted towards the mentally disabled, young single-parent families, HIV + and people with AIDS, and other people with needs that tend to be longer-lasting in nature.

#### iv. CHAS Table 1D -- Homeless Population

CHAS Table 1D is intended to provide information on the number and household type of homeless persons, reported separately for sheltered and unsheltered persons. HUD's instructions impose strict limitations on the types of data that can be used. The only reliable data available to the City that meets these requirements is the 1990 Census count of persons in shelters, and is the only data item contained in Part 1 of this table.

Part 2 of the table is intended to provide estimates of the proportion of the sheltered and unsheltered homeless population having particular kinds of supportive service needs. HUD allows the City to rely on "expert opinion" for this portion of the table. The City contacted several social service agencies for this information, but was not able to obtain the information in time for publication in the draft CHAS. The City will work with social service agencies to develop estimates to be included in the final CHAS.



## CHAS Table 1D

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

## Homeless Population &amp; Subpopulations

Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction:

Five Year Period: (enter fiscal yrs.)

FY: through FY:

Oakland

1994

1998

## Part 1: Homeless Population

Sheltered  
(A)Unsheltered  
(B)Total  
(C)

## Homeless Families with Children

1. Number of Homeless Families

NA

NA

0

2. Number of Persons in Homeless Families

NA

NA

0

## Homeless Individuals

3. Youth (17 years or younger)

NA

NA

0

4. Adults (18 years and older)

NA

NA

0

5. Total (lines 2+3+4)

431

0

0

## Part 2: Subpopulations

Homeless Persons with Service Needs Related to:

Sheltered  
(%)Unsheltered  
(%)

1. Severe Mental Illness (SMI) Only

NA

NA

2. Alcohol/Other Drug Abuse Only

NA

NA

3. SMI &amp; Alcohol/Other Drug Abuse

NA

NA

4. Domestic Violence

NA

NA

5. Homeless Youth

NA

NA

6. AIDS/Related Diseases

NA

NA

7. Other (specify)

### 3. Populations with Special Needs - Other Than Homeless

In addition to homeless people with special needs, there are numerous Oakland residents with low incomes, incomes at or below 80 percent of the median, who are not homeless and who are classified as having special needs. For this CHAS, special needs households that require facilities and services include elderly/frail elderly, persons with AIDS/HIV + diagnosis, and the physically or mentally disabled.

#### *Characteristics of Non-Homeless Special Needs Populations*

##### Elderly/Frail Elderly

Using 1990 Census data, the City's Office on Aging estimates that approximately 15 percent or 6,700 of the City's 44,855 persons 65 or older are in need of supportive services. This population has difficulty with mobility -- going outside the home, for example, to shop or visit a doctor -- as well as difficulty taking care of daily personal needs. If the 15 percent figure is applied to those lower income households that are 62 or older (the age HUD uses as the determinant of elderly), a total of approximately 3,170 households are in need of supportive services.

##### Disabled

The State Department of Rehabilitation estimates that the number of Oakland residents aged 16 to 64 years of age who are physically or mentally disabled is 31,338.

The City of Oakland may have an even greater concentration of disabled people than the national average, due to Oakland's and Berkeley's unique Disability Rights Laws, as well as Oakland's high minority population, which generally tends to have a higher incidence of disabilities.

An estimated 40 percent of the disabled population have special architectural needs with regard to their housing. In addition to the problem of finding rental units which are wheelchair accessible, many physically and mentally disabled in Oakland are unable to work. Many of these people have low or very low incomes, and are either homeless or at risk of becoming homeless. Market rate housing is not an option for many people in the special needs categories; thus, demand for low-income special needs housing with and without support services is very great.

##### Persons with AIDS/HIV +

Statistics on the number of reported cases of AIDS in the City of Oakland were obtained from the AIDS Epidemiology and Surveillance Office. From 1981 to March 1993 there have been 1588 reported cases of AIDS in Oakland. Approximately 61 percent of these people have died from the disease, leaving an estimated

619 people with AIDS residing in Oakland. The reports issued by the AIDS Epidemiology and Surveillance Office also indicate that a 15 percent under-reporting factor should be taken into account, which would increase the estimated number of persons with AIDS in Oakland up to 712. Mirroring trends in other major urban areas, the incidence of infections among gay/bisexual males is noticeably decreasing while the infection rate among injection drug users is doubling annually.

These estimates do not account for those who have tested HIV positive, as testing is anonymous and voluntary. According to the AIDS Epidemiology and Surveillance Office, there are an estimated 10,000 - 12,000 residents of Alameda County who are HIV-positive but not showing symptoms of AIDS. Using the proportion of residents with AIDS who live in Oakland compared to the County as a whole (e.g., 57.3 percent of County Persons with AIDS), the estimated number of HIV-positive residents of Oakland who do not have AIDS symptoms is between 5,730 and 6,876.

#### Persons with Alcohol/Other Drug Addictions

The population of lower-income persons with alcohol and/or other drug addictions is high within the City. The extent of alcohol and/or other drug addictions among the homeless is an indication of the extent of the problem among the non-homeless lower income as well; nationally 35-40 percent of homeless persons are believed to have a drug or alcohol addiction. Treatment programs providing counseling and other supportive services are critical to reducing substance abuse and enabling those with addictions to achieve greater housing stability. Unfortunately, there is a severe shortage of such services within the City.

#### *Needs for Supportive Housing*

##### Elderly/Frail Elderly

According to service providers, there is a critical shortage of rental units for low income elderly households in Oakland. Satellite Senior Homes reports that they have at least 1,000 seniors on their waiting list. Finally, Christian Church Homes reports that of the 820 units they manage, 413 are subsidized (Section 8), and there is an extensive waiting list of applicants. For the remaining non-subsidized units (407), there are 362 applicants, and the waiting list is closed.

Many seniors have limited financial resources resulting in a great demand for affordable housing. In Oakland this is particularly acute due to the high cost of housing. For those able to live independently, housing facilities need to be affordable and safe. Independent living can be sustained through services which update existing housing units with safety equipment such as hand rails. Other services which can be incorporated into senior housing or can operate



autonomously include: advocates assisting with legal and financial concerns; assistance with daily activities such as chores and meal preparation; respite care; escort services, and transportation assistance. In addition, mental health counseling including grief and support groups, telecare, and visiting counselors offer seniors emotional support. Senior centers with recreational activities, social events and educational classes offer mental and social stimulation. Finally, intergenerational programs with children and seniors and senior volunteer programs benefit the community and the participating seniors. Oakland provides a number of services directed at the elderly; however, large demand and limited resources make continuation and expansion of these programs increasingly difficult.

### Disabled

Both physically and mentally disabled persons require programs that are designed to encourage independent living and recognize the special needs of the disabled. Oakland has a large disabled population, and the services currently available cannot adequately support those in need.

Accessible housing with support services is needed to provide support for some of the physically disabled in Oakland. These support services should include counseling, support groups, and employment training and resources. Additional services that should be made available for Oakland's physically disabled include independent living skills education, transportation, and legal assistance related to non-discrimination laws. Some physically disabled persons require attendant referrals and management training. Other services such as empowerment and self-advocacy training further enhance independent living skills for the disabled. Affordable, accessible child care and parent support groups are needed for the physically disabled with children.

Many mentally disabled persons have a great need for affordable housing due to their limited employment opportunities. Affordable housing should be combined with support services to address the particular needs of the mentally disabled. Services should include counseling and support groups, employment training and placement, and day centers with social and recreational activities. Additional services that should be offered for the mentally disabled in Oakland include independent living skills education and advocacy for benefits and legal issues.

In recent years, there has been an increased awareness of the particular problems faced by persons with environmental illness and/or multiple chemical sensitivity. This population is not currently served by existing housing programs, and requires access to housing that is constructed with materials that are demonstrated to be free of the kinds of chemicals that can cause serious reactions for those who have this condition.

### Persons with AIDS/HIV +

Persons with the AIDS/HIV virus often live on fixed incomes and face high medical bills. Affordable housing and housing offering special services for the AIDS/HIV + population should recognize the special needs of this population. Vital services for the AIDS/HIV + population need to provide a significant amount of advocacy for legal issues including housing and employment discrimination, obtaining benefits, paying bills, and covering medical costs not covered by MediCal. As the virus progresses daily activities such as cooking and cleaning become increasingly difficult. Consequently, services such as food programs, chore providers, transportation, child care and respite care assist with these tasks. Finally, due to the misunderstandings related to the AIDS/HIV + population and because of the nature of the disease, mental health counseling, support groups, and daily activity centers offer persons with AIDS a place to avoid isolation. Many of these services should be combined with housing facilities, particularly for those in the later stages of the disease. Oakland has a significant demand for these services with very limited programs offering this type of targeted assistance.

People living with HIV/AIDS fall into two categories vis-a-vis housing needs. The first group are those who have had stable lives prior to their HIV infection (jobs, homes, support structures, etc.). At the point where they are no longer able to work due to their illness, their incomes fall dramatically (usually to SSI level), which forces them to radically alter their living conditions. The greatest need for this group is affordable housing which supports their ability to access health care and social services, and support/counseling which helps them adjust to the transitions in their lives.

The second group of HIV + people with housing needs are those who have been in housing and social service crisis before HIV was ever a part of their lives. This group, which is growing at a tremendous rate, often have multiple diagnoses, including chronic substance abuse, severe mental illness (potentially exacerbated by HIV-related dementia), and/or other physical disabilities. Most have been through the matrix of housing and homeless services, and have not been able to break their cycle of homelessness. The stress of homelessness accelerates the advances of HIV-infection, and the lack of stable housing acts as a barrier to people receiving adequate health care and social services. This sub-group of HIV + people need intensive supportive affordable housing, which includes substance abuse recovery services and mental health services which factor in the effects of HIV as it relates to other pre-existing conditions.

### Persons with Alcohol/Other Drug Addictions

Treatment programs providing counseling and other supportive services are critical to reducing substance abuse and enabling those with addictions to achieve greater

housing stability. Unfortunately, there is a severe shortage of such services within the City.

### *Self Sufficiency Needs and Programs*

The lower income households who are residents of public housing and assisted housing are in need of a variety of services in order to achieve self sufficiency, including education, job training, job search assistance, and child care. The Oakland Housing Authority provides a variety of such services through such programs as the Family Self-Sufficiency Program.

It should be noted that many service providers oppose the Family Self-Sufficiency Program. The relatively new program limits Section 8 eligibility to three years, does not provide any new services to its participants, and is based on the premise that referring families to existing services in the community (services that have been reduced repeatedly as a result of Alameda County's budget constraints) will bring families to self-sufficiency within the three year timeline.

For other assisted housing, by supporting a broad array of social services within the City and encouraging affordable housing developers to provide social services in conjunction with affordable housing, the City seeks to facilitate the transition to self-sufficiency among the recipients of housing aid. In addition, the City is funding homeownership developments for lower income households seeking to purchase a home; these developments are available to current affordable housing residents as well as other lower income households.



ii. **CHAS Table 1E -- Special Needs**

CHAS Table 1E is intended to provide estimates of the number of persons with various types of supportive service needs. HUD allows the City to rely on "expert opinion" for this table. The City contacted several social service agencies for this information, but was not able to obtain all of the requested information.

CHAS Table 1E

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

Non-Homeless Special Needs Populations

Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction:	Data Source: (specify)		
	As Identified Below		through FY:
Oakland			
	Current Data as of: (date)	1994	1998
	Varies		

	Households in Need of Supportive Housing
1. Elderly	1,206
2. Frail Elderly	1,964
3. Severe Mental Illness	1,448
4. Developmentally Disabled	229
5. Physically Disabled	NA
6. Persons with Alcohol/Other Drug Addiction	NA
7. Persons with AIDS and Related Diseases	NA

Data sources for lines 1-4 are as follows:

1. City of Oakland, Office on Aging
2. City of Oakland, Office on Aging
3. National estimate of 1% of adult population
4. Regional Center of the East Bay

## c. Available Resources

Appendix D to the CHAS contains four sets of tables that provide a description of the array of resources available from Federal, State and local government sources, and from private for-profit and nonprofit organizations.

While there are too many programs to discuss all of them here, the following discussion provides a brief assessment of some of the more important programs which the City has utilized over the years.

### *Federal Programs*

The **Community Development Block Grant (CDBG)** Program has provided funding for housing activities for nearly two decades. The City uses CDBG funds for a variety of housing activities, including acquisition of land for housing development, housing rehabilitation programs, housing counseling activities, fair housing activities, and miscellaneous housing services. In general, the CDBG program has proven to be an effective funding source for housing, although monitoring and reporting requirements can be very cumbersome.

The **HOME Program**, established by the National Affordable Housing Act of 1990, provides the City with a modified block grant that can be used to support a variety of housing activities. For the first year of its operation, the HOME Program was hampered by regulatory requirements that made it extremely difficult to use HOME funds in a manner that would leverage outside funds. In July, 1993, following the enactment of a number of important legislative changes to the program, the City published a Notice of Funding Availability for funding of rental housing projects under the HOME Program. At the present time, City staff is actively working with several developers to determine if HOME funds would be an appropriate source for their projects.

The HOME Program has proven to be very difficult to put in place, hampered largely by time-consuming and unnecessary restrictions that hamper the City from meeting the objectives set forth in this CHAS. In particular, procedures for environmental review and limitations on eligible uses of funds have proven to be especially difficult problems to overcome. The City has actively advocated for statutory and regulatory changes that would make the program more useful.

The **Section 202** and **Section 811** Programs are specifically designed to provide Federal financing for the development of service-enriched housing serving the elderly and the disabled. Over the past several years the City has supported a number of applications for funds under these programs, but only one project has been funded in recent years.

The **Low Income Housing Tax Credit**, first enacted as part of the 1986 tax reform bill, has generated millions of dollars in equity investments for affordable housing. By forming limited partnerships, nonprofit sponsors have been able to sell the tax credits to corporate



investors while still retaining control over the development and management of the housing. While these funds are an important source of funding for affordable housing, considerable effort and cost (legal and consulting in particular) is required to utilize this financing mechanism.

The City has also made use, or has supported the use by other entities, of funds made available under various homeless assistance programs authorized by the **Stewart B. McKinney Act**. At the same time, it should be noted that these programs carry many restrictions that make them difficult to combine to provide the types of housing and supportive services that are needed in Oakland. In addition, funding levels have always been somewhat precarious, which makes it difficult to engage in long term planning for housing for the homeless.

Advocates for the homeless have also noted that fair housing rules prohibit restricting units assisted with funds from programs other than McKinney Act programs to homeless persons, making it more difficult to target assistance to the homeless.

### *State Programs*

In past years, the **California Housing Rehabilitation Program (CHRP)** has provided significant funding for substantial rehabilitation of rental housing in Oakland. Similar funding for new construction has been provided through the State's **Rental Rehabilitation Program**. Although these programs have played a key role in the City's housing development program, the funding for both programs has been exhausted, and it is unclear whether new bonds will be sold to make additional funds available.

The State's **California Natural Disaster Assistance Program (CALDAP)** has been used extensively in the past several years to provide financing for rehabilitation of both rental and owner-occupied properties damaged in the 1989 Loma Prieta earthquake. Although no further funds are available, the City is still actively administering the program in Oakland as rebuilding efforts continue.

The State has operated a **Predevelopment Loan Program** in the past, but it has recently been phased out as part of the State's budget cuts. This is likely to increase the demand for predevelopment funding from other sources, including the City.

### *Local Programs*

The most significant source of funding at the local level is the **Oakland Redevelopment Agency's Low and Moderate Income Housing Fund**, which historically has been used to provide long term, deferred loans to support the development of affordable housing.

Agency funds have proven to be a particularly flexible source of financing. The City often provides a commitment of Agency funds very early in the preconstruction financing stage, thereby assisting developers to secure long term financing for their projects.

## *Private Resources*

Appendix D contains a summary description of many of the private financing sources that are available for use as part of the City's housing strategy. These resources include conventional bank financing; special financing made available through the Federal Home Loan Bank's Affordable Housing Program; equity investments, particularly those generated through the syndication of federal Low Income Housing Tax Credits; and foundation grants.

Section II.d. (Institutional Delivery Structure) of the CHAS provides a more thorough description of the strengths and weaknesses of private sector involvement in the delivery of affordable housing in the City.

## *Use of Publicly Owned Land*

The City of Oakland owns very little land that is suitable for development of affordable housing. However, from time to time land is made available when the County of Alameda disposes of properties that have been obtained as a result of property owners' failure to pay property taxes. When appropriate, the City has made these and other properties available, through a competitive Request for Proposals, for development of affordable homeownership housing.

The City is currently in the process of negotiating an agreement with a developer for the Martin Luther King, Jr. Plaza project (former Merritt College campus). Development of this City-owned property will include affordable homeownership opportunities for first-time homebuyers.

The City will also participate in planning efforts to determine the most appropriate use for military facilities in Oakland (such as Oak Knoll Naval Hospital) that are scheduled for closures. Such uses might include housing, in which case the City would actively seek out and assist developers of housing on these sites.

The East Reinvestment Commission, which is involved in planning efforts for conversion of military properties, includes representation from Oakland Housing Organizations and the Emergency Services Network of Alameda County, who are seeking to develop a conversion plan that would include a range of housing and homeless services.





## **SECTION II**

### **FIVE-YEAR STRATEGY**



## **a. Summary of Five-Year Strategy**

This section presents a five-year strategy for addressing the affordable housing needs identified above. The City's overall housing priorities are described and the strategies for addressing these priorities are outlined in the form of specific programs and activities to be carried out during the period spanning 1994 through 1998. The City's housing priorities and its strategy to address those priorities must be considered in the context of resource constraints and the overwhelming housing and community development needs confronting Oakland. These housing conditions are detailed above in the Community Profile.

Housing is a critical need for all of Oakland's residents. Housing provides not only basic shelter and amenities for individuals and families, but it also provides a foundation for the revitalization of neighborhoods.

The City commits significant resources to provide affordable housing for low and moderate income persons, yet the magnitude of need and the forces which give rise to this need are beyond the scope of what can reasonably be addressed given the current levels of funding at the local, State and Federal levels. Federal housing appropriations were reduced by 70 percent between 1980 and 1990, and, despite recent initiatives such as the HOME program and several new homeless assistance programs, continue to be seriously underfunded relative to need. State housing bond funds, which have provided financing for affordable housing activities within the City, are nearly depleted and may not be replenished. While the City will continue its effort to meet the housing needs of its low and moderate income population and to utilize and expand all potential resources, it must be recognized that achievements in this area will be limited without a substantial increase in State and Federal funding for housing. Passage of a State housing bond bill scheduled for consideration in 1994 would temporarily provide a limited amount of additional funds for affordable housing developments.

The City will attempt to meet all housing needs to the extent possible, but must meet those needs within the constraints imposed by limited resources. The City has assigned relative priorities to several activities and household populations according to the distribution of housing needs, the past allocation of housing resources, and Oakland neighborhood development needs. These relative priorities are detailed in CHAS Table 2 (page 113) and discussed below. The priorities identified here are specifically targeted to the needs of lower income households, and therefore are a subset of the City's overall housing goals which address the broad spectrum of housing and neighborhood development needs. These broader goals are addressed in other policy documents, most notably the Housing Element of the City's General Plan.

The City's strategy for meeting the needs identified in the Community Profile can be summarized as follows:

- Expansion of homeownership opportunities for low and moderate income first-time homebuyers;
- Expansion of the supply of affordable rental housing;
- Provision of rental assistance to very low income renters;



- Preservation and improvement of the existing stock;
- Provision of support facilities and services to the homeless;
- Provision of supportive housing for special needs households; and,
- Overcoming discrimination in housing.

In carrying out activities consistent with this strategy, the City will seek to utilize innovative and creative housing approaches. Where desirable and feasible, for example, the City will examine the possibility of developing live/work space, cooperative housing, limited equity cooperatives, and co-housing.

As part of its strategy, the City will take other steps in the next five years to address affordable housing needs with respect to reducing regulatory and other barriers, improving the housing delivery system, improving public housing, reducing lead-based paint hazards, and monitoring housing programs. Through all of these activities, the City hopes to increase the amount and quality of affordable housing produced.

With respect to reducing barriers to affordable housing, the City will prioritize additional improvements in the permitting processes over the next five years and work to reduce barriers presented by inappropriate and/or inadequate comprehensive zoning through its systematic efforts to revise the General Plan. As in the past, the City will also advocate for streamlining State and Federal regulations and program requirements that impede affordable housing development.

Improvements to the institutional structure through which affordable housing is provided will also be an important aspect of City housing activities. In particular, the City will attempt to increase the amount of resources available for housing activities; seek to improve coordination among different housing programs, such as HOME and local Redevelopment Agency funded programs; seek to improve coordination of housing-related activities within the City itself; and attempt to increase the skills and abilities of the nonprofit sector through the development of new capacity building initiatives.

As part of its comprehensive housing efforts, the Oakland Housing Authority will attempt to enhance public housing conditions and operations and encourage resident participation. The Housing Authority will continue its efforts to improve the physical and non-physical environments of public housing through rehabilitation efforts and through the development of resident councils which would participate in on-going site management.

The City's five-year strategy also includes (i) plans to reduce the hazards associated with lead-based paint and (ii) a comprehensive approach for monitoring City projects and programs. These and the other components of the City's five-year strategy are discussed in greater detail below.

## b. Priority Analysis and Strategy Development

This section describes the specific relative priorities the City has assigned each income group and household type as well as the explanation for these relative priorities. The information on household needs and housing stock conditions contained in the Community Profile provides critical background for the explanation of the relative priorities, and the priority analysis presented here draws on that background to make specific linkages between housing needs and priorities.

The City has divided its priorities into seven different activity areas, such as homeownership and the provision of rental housing. For each activity area, there is an explanation of the relative priority assigned to different income and household types ("Priority Analysis"), and a discussion of the strategy for carrying out work in that activity area ("Investment Plan").

### *CHAS Table 2*

CHAS Table 2 on page 113 provides a summary of the City's housing priorities for the next five years. In accordance with HUD guidelines for the CHAS, priorities are determined according to household type, tenure type, and income level. HUD requires the City to set relative numeric priorities of "1", "2", or "3" according to each identified household type and according to household income levels. Thus in Part A of the table, relative priorities are set according to whether a household is, for instance, earning between 0 and 30 percent of median family income, between 31 and 50 percent of the median, or between 51 and 80 percent of the median, and according to whether the household is elderly, a small family, a large family, or an "other household."<sup>2</sup> All priorities assigned the same numeric value are of equal weight. In Part B of the table, HUD requires the City to enter an "X" to indicate specific activities to be undertaken to address the needs of different priority households. If more than one activity will be undertaken in support of the same category of households, the City must distinguish between primary, "P", and secondary, "S," activities.

### *General Priorities*

Although CHAS Table 2 organizes priorities as described above, the City's priorities are conceptualized as more general strategies. The discussion which follows is organized around these strategy areas. Where different household types or income levels are given different priorities, the reasons for these different priorities are explained in the analysis section for each strategy area.

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<sup>2</sup>. "Other households" is the term HUD uses to designate households comprised of (i) non-related individuals living together or (ii) households consisting of single, non-elderly individuals. It should also be noted that while HUD distinguishes between related and non-related households, Oakland's programs are targeted to households in general, and not specifically to related or non-related households.



Because of the extreme difficulty of homeownership for many renter households, lower income households with incomes of 50 percent or more of the median family income seeking to become first-time homebuyers have been assigned a relative numeric priority of "1" and will be assisted through several first-time homebuyer programs.

Renter households have much greater needs than existing homeowners, both in relative and absolute terms. Therefore all renter family households have been assigned high relative numeric priority of "1." A similar priority has also been assigned to elderly households with incomes below 50 percent of area median income.

Other renter household groups have received relative numeric priorities based upon need the level of services provided in the past, and the number of households falling into that particular category. The category of "all other households" shown in Table 2 has been assigned a relative numeric priority of "2" for those with incomes in the 0 to 50 percent income range, and "3" for those in the 51 to 80 percent of income range. Although these households, largely individuals, experience a high incidence of housing problems, they have been assisted with significant resources in the last several years, particularly through the development of single-room occupancy hotels in the downtown area. Furthermore, the number of households in this category is much lower than the number of family households, and therefore the City will direct more of its resources to assisting families than to assisting single individuals. (It should be noted that to the extent that single individuals are homeless, their needs will be addressed as part of the City's homeless strategy, which has been assigned a relative numeric priority of "1".) Similarly, because only 750 elderly households with incomes between 51 and 80 percent of median family income have housing problems, this group has been assigned a relative numeric priority of "2."

While the City considers the need for housing with supportive services of high importance, funding for such services is extremely scarce. Due to this lack of funds, the City expects to be able to create few supportive housing developments over the next five years and has therefore assigned a relative numeric priority of "2" for non-homeless households with special needs. Again, although these households have been assigned a lower relative priority than other households, the City will make every effort to seek out funding for such services, and where appropriate, will provide financing for the development of supportive housing for this population.

It should be noted that HUD and the City distinguish between housing with supportive services, such as housing with meals and/or medical services, and housing that is accessible to those with special physical conditions, such as the physically disabled. Accessible housing units are those units that persons with special physical needs, such as persons using wheelchairs, are able to use because of features such as sufficiently wide hallways, grab bars, and vertically adjustable counter surfaces. Accessibility of housing units is not designated as a separate category of housing need in the CHAS. Rather, accessibility requirements have been built into the City's existing housing activities and housing strategies. The City addresses such special accessibility needs through code



requirements and its rehabilitation programs, which are discussed in the different strategy areas below.

The City's five-year strategy also includes efforts to overcome discrimination in housing, ranging from discrimination against individuals seeking home mortgages or rental units to discrimination by lenders and insurance companies against certain neighborhoods ("redlining"). Such unfair housing practices affect both individuals housing opportunities and neighborhood stability and revitalization efforts. Through community reinvestment activities and educational and legal efforts, the City will seek to eradicate discriminatory practices related to housing.

The City's plan to address the needs of lower income households includes activities the City considers "primary," such as the expansion of homeownership opportunities for low and moderate income first-time homebuyers; the expansion of the supply of affordable rental housing; the provision of rental assistance to very low income renters; and the provision of support facilities and services to the homeless.

There are also activities that the City will carry out to address housing priorities which are assigned a "secondary" priority status. While the provision of supportive housing for special needs households is a critical need in the City, it has been assigned a secondary status primarily because of the lack of funding sources for supportive services, which will unfortunately result in few supportive housing developments. The preservation and improvement of the existing stock has also been identified as a secondary activity because of the even more pressing need to expand the supply of housing units within the City, and the difficulty of making rehabilitation of vacant housing cost effective. Every effort will be made, however, to continue to include these secondary activities in the City's overall housing effort.

With few exceptions, the City will undertake these housing activities throughout the City. It is the City's policy to assist households in all areas of Oakland and to disperse affordable housing developments throughout the different Oakland communities to the greatest extent possible. There are several programs funded through the Community Development Block Grant program, however, which may be used only in the City's seven Community Development Districts.

In implementing its housing strategy, the City will face a number of significant obstacles. As mentioned above, the most significant obstacle to meeting housing needs is the lack of resources. The level of housing need overwhelms the financial and physical capacity of all currently available means to meet that need. In some cases, the City will also face obstacles from neighborhood residents in attempting to build affordable housing developments. The City faces a number of other impediments to addressing affordable housing needs which are discussed in the Community Profile section on market and inventory conditions and below in the Five-Year Strategy discussion of regulatory barriers and the affordable housing delivery system.

The City's housing priorities and strategies are discussed below according to each general strategy area, and the reasons for the assigned relative numerical priorities are explained. For each strategy area, there is a discussion of relative priorities among different household types, a discussion of the types of activities to be undertaken to address identified household and community needs, and a brief listing of the programs that will be used. (Section I, the Community Profile, and in particular CHAS Table 1C on page 60 provides much of the data used for the priority analysis, and Part c. of the Community Profile and Appendix D provide a brief description of the programs listed here.)

**1. Priority (a): Expansion of Homeownership Opportunities for First-Time Homebuyers**

**i. Priority Analysis**

As identified in the Community Profile sections on housing needs analysis and housing market conditions, first-time homeownership is beyond the reach of many Oakland households. Moreover, the trend toward increasing ownership costs has been accompanied by a trend toward a reduction in the relative amount of ownership housing in the City. Between 1980 and 1990, owner-occupied housing decreased by 1.1 percent while rental housing grew by 4.3 percent.

As a result of these trends, first-time homeownership is beyond the reach of many Oakland households and the lack of opportunity for first-time homeownership is a major problem for Oakland residents. For those wishing to purchase homes, even with low interest rates, an annual income of \$44,000 would be needed to buy the median-valued home, with a 20 percent downpayment of \$35,400.

Because of the difficulties of first-time homeownership for lower income families, and because homeownership provides an opportunity for economic advancement and neighborhood stabilization, the City has placed a very high priority on assisting residents to become homeowners.

Unfortunately, the cost of subsidizing homeownership is very high, and, due to the high cost of home purchase and construction, can sometimes be higher than the cost of subsidizing rental units. As a result, the City has prioritized its homeownership programs for families who are at least able to afford costs associated with subsidized mortgages and monthly home maintenance costs. For households unable to afford even these basic costs of homeownership, the gap between the cost of homeownership (either new construction or purchase of existing units) and the amount households can contribute toward housing becomes too great.

For these reasons, the City has assigned a relative numeric priority of "1" to homeownership assistance for households who are better able to afford homeownership, those with incomes between 51 and 80 percent of the median family income. (Although the CHAS deals specifically with lower income households, it should be noted that the City provides first-time homeownership assistance to moderate income households as well, those earning up to 120 percent of the median family income.) Because their income levels are sufficient in some cases, these households will



be assisted in purchasing existing homes through downpayment assistance programs and a mortgage assistance program providing a deferred second loan. In addition, the City will subsidize the new construction of homeownership units for this group, thus increasing the supply of affordable homeownership units and bringing the cost of those units within an affordable range.

For households with incomes between 31 and 50 percent of the area median, the cost of subsidizing homeownership and the ongoing cost of home maintenance make subsidies expensive and appropriate programs difficult to create. For these reasons, the City has assigned first-time homeownership for these households a relative numeric priority of "2." The City is attempting to facilitate homeownership for these households by subsidizing the construction of new homes, thus bringing down costs sufficiently to enable these households to contribute toward monthly mortgage payments as well as property maintenance costs, and at the same time to devote no more than 30 percent of their incomes toward housing costs.

In addition to subsidizing new construction and assisting in the purchase of existing homes, the City is focusing attention on efforts to return vacant single family housing to the housing supply. Should vacant housing programs prove viable, these homes may also be available for purchase by households with income levels between 31 to 50 percent and 51 to 80 percent of median family income.

For households with incomes of between zero and 30 percent of the area median, the on-going costs of homeownership are largely beyond household resources. Homeownership for these households has therefore been assigned a relative numeric priority of "3." Instead, the City is focusing on providing rental assistance to these households which enables them to transition into homeownership at a future point. Once these households are adequately housed in rental units, homeownership and financial counseling is available to help them plan to purchase a home.

## **ii. Investment Plan**

### *Activities*

The housing market conditions and income levels in Oakland indicate that lower income households could be assisted in the purchase of existing homes. Households with incomes of more than 50 percent of the area median can be assisted with downpayment and mortgage assistance in order to purchase homes on the existing market.

In addition, however, the City seeks to increase the supply of well-built and well-maintained affordable ownership units, particularly in Oakland neighborhoods in need of more stabilization. Therefore, the City will undertake the construction of new affordable homeownership units in addition to assisting households in the purchase of existing units.

The City will attempt to incorporate creative housing approaches in the development of first-time homebuyer programs and developments, including co-housing, cooperative housing, and live-work space.



## *Programs*

The following table describes homeownership activities that the City will undertake in the next five years, and the programs that the City will use to carry out those activities.

The City will apply for all program funds made available for affordable homeownership activities and will encourage and support applications on the part of other organizations such as non-profit agencies and other local government bodies for such funds when applications for funds are limited to those entities. However, when the City is also an eligible applicant, it will usually take the lead in applying for funds.

As noted below in the discussion on the structure of the institutional delivery system, the City's strategy for homeownership will also include efforts to expand the participation of the private lending community in assisting first-time homebuyers.

ACTIVITY	PROGRAMS/RESOURCES
New Construction	HOME, CDBG, Redevelopment Agency, Private Lenders
First-Time Homebuyer Assistance	HOME, Mortgage Credit Certificates, Housing Bonds, Private Financing, CHFA/State Programs, Redevelopment Agency
Rehabilitation	HOME, Redevelopment Agency, Private Funds, CDBG

## **2. Priority (b): Expansion of the supply of rental housing**

### **i. Priority Analysis**

According to the 1990 Census data, renter households experience a higher degree of housing need than homeowners. Renter households, for example, experience a high incidence of general housing problems and cost burden. For renters with incomes between 31 and 50 percent of the area median, 83 percent experienced housing problems and 73 percent experienced a housing cost burden. For renters with incomes between 51 and 80 percent of the area median, housing problems are somewhat less severe but still significant, with 59 percent reporting housing problems and 43 percent experiencing a cost burden.

Renter households with incomes between 0 and 30 percent of the median family income experience the most dire housing needs. These households have incomes roughly at or below the poverty level and are unable to contribute toward rents in amounts sufficient even to cover the operating costs of subsidized units. Therefore, the City is adopting a strategy of assisting these

households with a combination of new construction and rehabilitation in conjunction with rental assistance. The analysis and strategy for these households is discussed in the section below.

Housing problems are particularly acute for renter families, who experience a high incidence of problems and who, in absolute terms, represent a larger percentage of the population. For large families, the housing needs are particularly difficult to address under current conditions. The City lacks a sufficient number of affordable large units to accommodate large households, and larger families appear to be addressing affordability problems through overcrowding. Given population trends indicating an increase in the percentage of larger households, these problems may increase in the future.

The high levels of housing problems for renter families, and evidence that housing problems for renter families may increase in the future, lead to the assignment of a relative numerical priority of "1" for all renter families.

Elderly renter households with incomes at or below 50 percent of the area median family income also have significant housing needs. These household groups have a high incidence of housing problems and cost burdens; approximately 70 percent of these households experience cost burden and other housing problems. Although seniors represent a smaller number of households in need of housing services than is true for other families, the percentage of elderly households in need is very high. Service agencies dealing with seniors have also indicated that a lack of permanent housing available for seniors is an obstacle to addressing the needs of homeless seniors. These very low income elderly households have therefore been assigned a relative numeric priority of "1," and the City will seek to support senior housing project as has been its past policy of supporting senior housing projects receiving HUD Section 202 funds.

Elderly households with incomes between 51 and 80 percent of the median family income, also experience a great deal of cost burden; 48 percent of seniors in this income bracket pay more than 30 percent of their income on rent. However, this group of seniors with housing needs includes only 750 households, and they have therefore been assigned a relative numeric priority of "2."

It should also be noted that senior housing constitutes a much large share of project-based housing assistance in Oakland than is proportional for this population group. While low income elderly renters constitute approximately 21 percent of all low income renter households, 40 percent of all project-based rental housing assistance is targeted to elderly households. In light of these figures, the City believes that the assignment of a higher priority to families is necessary to address significant unmet needs.

For the category of "all other households," a category HUD uses to designate individual and non-related households, the incidence of housing problems and cost burden is, again, high. However, for this group, largely composed of individuals, the City has devoted a significant amount of resources in recent years to provide rental housing, particularly single-room-occupancy housing in the downtown area. In addition, individuals earning between 51 and 80 percent of the median family income may have somewhat greater flexibility in the general housing market. For these reasons, the City has assigned a relative numeric priority of "2" to these households with incomes



between 0 and 50 percent of the median family income and a relative numeric priority of "3" to these households with incomes between 51 and 80 percent of the area median.

## **ii. Investment Plan**

### *Activities*

It is largely the inadequate supply of affordable units that results in the cost burdens and other housing problems of renter households. The City will therefore seek to expand the supply of affordable rental housing, primarily through new construction activities. In order to address the specific needs of larger families, the City requires that any new affordable family developments assisted with City funds provide at least 10 percent of units for larger households and preference is given to projects providing a higher percentages of larger units. Also, for newly constructed units, State of California code requirements require that some units be made accessible for the physically disabled. In addition, Federal housing programs impose additional accessibility requirements. In addition to new construction, the City will undertake substantial rehabilitation activities where the rehabilitation will result in units being brought into use or substantially upgraded.

For households with incomes between 51 and 80 percent of the area median, the City will provide assistance by subsidizing new construction and rehabilitation. For households with incomes between 0 and 50 percent of the area median, the City will also subsidize new construction and rehabilitation of units. However, because these households often need deeper subsidies and because rental assistance is available for these households through the Section 8 programs, the City will also work with the Housing Authority to combine City subsidies and Section 8 project based assistance to serve this population.

As with its homeownership activities, the City will attempt to incorporate innovative rental housing solutions into its programs and developments; including co-housing, cooperatives, and live-work space. In addition, the City will seek to utilize second units for affordable rental housing to the extent feasible; however, it should be noted that aspects of the City's Secondary Unit Ordinance make expansion of the supply of second units difficult. (See CHAS section c.1.i. regarding public policy barriers to affordable housing.)

### *Programs*

The following table describes activities that the City will undertake in the next five years to expand the supply of affordable rental housing and the programs that the City will use to carry out those activities.

The City will apply for all program funds made available to increase affordable rental opportunities and will encourage and support applications on the part of other organizations such as non-profit agencies and other local government bodies for such funds when applications for funds are limited to those entities. However, when the City is also an



eligible applicant, it will usually take the lead in applying for funds. In addition, the City will actively work to increase the amount of program resources available to expand affordable rental opportunities.

ACTIVITY	PROGRAMS/RESOURCES
Acquisition	HOME, CDBG, Redevelopment Agency, Private Financing
New Construction	HOME, CDBG, Redevelopment Agency, Private Financing, FHLB-Affordable Housing Program, Low Income Housing Tax Credits, Housing Bonds, Housing Development Grant (HDG) Program Income, RHCP, Section 202
Rehabilitation	HOME, CDBG, Redevelopment Agency, Private Lenders, FHLB-Affordable Housing Program, Private Financing, Low Income Housing Tax Credits, CHRP, CALDAP

### 3. **Priority (c): Provision of rental assistance for very low income households**

#### i. **Priority Analysis**

Renter households with incomes between 0 and 50 percent of the median family income experience the greatest housing needs. Not surprisingly, households with incomes from 0 to 30 percent of the median have a higher incidence of housing problems and, especially, cost burdens than any other income group. This group is at the greatest risk of becoming homeless and increasingly find themselves in a cycle in which they obtain housing, experience a crisis, and become homeless once again. As public assistance benefit levels are cut, this cycle becomes an increasing reality for many households. As a result of these factors, the City has assigned to nearly every household category with this income level a relative numeric priority of "1."

However, the City has assigned a relative numeric priority of "2" to the category of "all other households," largely single individuals with incomes between 0 and 30 percent of the area median. The City assigned this group a relatively lower priority due to the significant amount of assistance that has been targeted to this group through the rehabilitation of single-room occupancy hotels over the last several years.

#### ii. **Investment Plan**

##### *Activities*

Because households with very low incomes, particularly those with incomes less than 30 percent of median family income, often cannot support even the operating costs of housing

units constructed with subsidies, the City plans to target tenant-based rental assistance to this population. In addition, the City will use project-based rental assistance in conjunction with other subsidies to expand the supply of units affordable to this population and subsidize the operating costs of the units.

### *Programs*

The following table describes activities that the City will undertake in the next five years to expand the supply of affordable rental housing and the programs that the City will use to carry out those activities.

The City will use all the Section 8 programs available to provide rental assistance. The City will not, however, use HOME funds for rental assistance at this time because HOME regulations only allow rental assistance contracts of two years. Assistance contracts for two years do not provide a sufficient guarantee of housing stability to low income tenants. The City is requesting changes in the HOME program to allow HOME to be used to provide additional, project-based rental assistance to very low income households occupying HOME-assisted units. Such assistance would be provided by financing the capitalization of an operating reserve that is drawn down over time to reduce project rents.

The City will apply for all other program funds made available to increase rental assistance and will encourage and support applications on the part of other organizations such as non-profit agencies and other local government bodies for rental assistance funds when applications for funds are limited to those entities. However, when the City is also an eligible applicant, it will usually take the lead in applying for funds.

ACTIVITY	PROGRAMS/RESOURCES
Rental Assistance	Section 8 Certificates and Vouchers, Section 8 Moderate Rehabilitation Programs

#### **4. Priority (d): Preservation and improvement of the existing housing stock**

##### **i. Priority Analysis**

Another important priority for the City is the preservation of the existing housing stock, both ownership and rental. Because Oakland's housing stock is relatively old and has problems of deterioration and toxic materials such as lead based paint, the City will continue to undertake preservation activities designed to assist all lower income households during the next five years. The preservation and improvement of the existing stock, however, does not represent as severe a housing need as the expansion of the housing supply. The low vacancy rates and high incidence of housing problems, including overcrowding, and cost burdens all indicate a critical need for

additional affordable units. For this reason, activities to support the preservation of the existing stock has been assigned a secondary status.

## **ii. Investment Plan**

### *Activities*

The City will undertake a variety of activities to help preserve and expand the stock of habitable and affordable housing for different income groups and household types. These activities include the following: minor home repair and maintenance and home rehabilitation for existing homes; the substantial rehabilitation of multi-family rental housing (as described above); the acquisition and rehabilitation of vacant single-family home structures; and the preservation of existing, subsidized affordable housing that is at risk of losing affordability restrictions. It should be noted that the upgrading of existing units to make them accessible to the physically disabled is an eligible activity in all of the City's rehabilitation programs, and that the City operates a program (Access Improvement Program) specifically designated for this purpose.

### *Programs*

The following table describes activities that the City will undertake in the next five years to preserve the housing stock and the programs that the City will use to carry out those activities.

The City will apply for all program funds made available to preserve and maintain the existing housing stock and will encourage and support applications on the part of other organizations such as non-profit agencies and other local government bodies for such funds when applications for funds are limited to those entities. However, when the City is also an eligible applicant, it will usually take the lead in applying for funds.

ACTIVITY	PROGRAMS/RESOURCES
Acquisition	CDBG, HOME, Redevelopment Agency, Private Lenders
Rehabilitation	CDBG, Rental Rehabilitation Program, HOME, Redevelopment Agency, Private Lenders, Comprehensive Grant Program
Preservation of Existing Low-Income Housing	Title VI, Redevelopment Agency, Private Financing



**5. Priority (e): Provision of Housing and Supportive Services to the Homeless and Persons at Risk of Becoming Homeless**

As discussed in the Community Profile, estimates of the extent of homelessness range as high as 4,000 to 6,000 persons. Shelter providers report that, because of the shortage of shelter beds, the number of persons turned away from shelters is at least four times the number of available shelter beds in Oakland, and this fails to account for the large numbers of homeless persons who avoid the shelters. The needs analysis further shows that many homeless require long-term access to transitional housing before gaining access to permanent housing. Analysis of this situation informed the adoption of a "three-tiered" approach as a strategy to address the problem of homelessness in the City of Oakland.

The "three-tiered" strategy consists of: the provision of emergency shelter with limited short-term supportive services for homeless individuals and families; the expansion of and supply of longer-term facilities, with supportive services, which assist the homeless in making the transition to permanent housing; and the prevention of homelessness by assisting with the provision and access/retention of permanent housing for those at-risk of becoming homeless and those who have successfully made the transition from homelessness to permanent housing.

Significant elements of the five-year plan for addressing the problem of homelessness in the City of Oakland are:

1. The consideration for adoption by the City Council of a proposed Homeless Plan, which was developed through a public planning process convened and coordinated by the City's Commission on Homelessness. The Plan provides a comprehensive three-year outline of actions aimed at addressing the underlying causes of homelessness.
2. The provision of year-round and special winter relief short-term emergency shelter/housing for homeless individuals and families. To the extent possible, this will be supplemented with the provision of supportive services. The primary objective of this element of the plan remains the provision of temporary shelter for the homeless.
3. The provision of transitional housing facilities, which combine longer term housing (up to 24 months) with intensive case-managed supportive services to assist the homeless to achieve independence.
4. The prevention of homelessness by providing permanent low-income housing, especially to those persons most at risk of becoming homeless. To this end, the City of Oakland is committed to expanding the supply of affordable housing and assisting the at-risk population, especially those earning between 0 and 30 percent of median family income, to obtain rental assistance funds.

5. In recognition of the special needs of various homeless sub-populations, such as those with AIDS, physical and mental disability, domestic violence, alcohol and drug abusers, teenagers/youths, etc, the City of Oakland would take advantage of various programs; Federal, State, and private organizations, to address the problems faced by special populations of homeless.

HUD requires that the City describe separately its strategy (i) to address emergency shelter and transitional housing needs of the homeless, (ii) to prevent low-income persons from becoming homeless, and (iii) to help homeless persons make the transition to permanent housing and independent living. The discussion that follows provides a separate analysis and discussion of activities for each of these three areas, followed by a single listing of programs to be used for all three of these strategy areas.

### ***Provision of Emergency Shelter and Transitional Housing to Homeless Individuals and Homeless Families***

#### **i. Priority Analysis**

The needs analysis and market inventory contained in the Community Profile show that the availability of shelter beds is grossly inadequate to meet the demand. Emergency beds (inclusive of hotel/motel vouchers as well as shelters) generally provide accommodation for a period of 7 to 90 days. The need for emergency shelter increases during the winter months. Although emergency shelter is an important first step in returning the homeless to mainstream life, due to its temporary nature, it does not provide a long enough term of stay to work with the homeless to access a host of supportive services which are essential in breaking the cycle of homelessness. Homeless individuals and families require a variety of case-managed supportive services such as job counseling and training, alcohol and substance abuse treatment, mental health services, child care, information and referral, and other supportive services, that address the underlying causes of homelessness. These services can best be developed and provided in transitional housing facilities that provide medium-to-long term shelter for the homeless. Consequently, the City of Oakland has identified the provision of emergency shelter and transitional housing as the most important priorities in its efforts to combat homelessness.

#### **ii. Investment Plan**

##### *Activities:*

The City of Oakland will continue to fund and support the development and availability of emergency shelter and winter relief programs. To this end the City of Oakland plans to undertake the following activities over the next 5 years:

- Provide funding to emergency shelter providers for shelter operating costs.
- Acquire, lease and/or rehabilitate emergency shelter facilities.
- Provide supportive services in emergency shelter facilities.

- Provide rental assistance in the form of hotel/motel vouchers for homeless individuals and families.

With respect to transitional housing the City will work actively with homeless service providers to:

- Expand the supply of transitional housing facilities in Oakland through the acquisition (or lease) and rehabilitation of abandoned, sub-standard, foreclosed, and other available housing in the City.
- Continue operating the City's transitional housing program network.
- Provide comprehensive case management with the goal of graduating no fewer than 65% of transitional housing residents into permanent housing situations.

***Preventing Low-Income Individuals and Families With Children (Especially Those With Incomes Below 30% of Median) From Becoming Homeless***

**i. Priority Analysis**

Over 25,000 renter households are at-risk of becoming homeless because they earn between 0 and 30 percent of the median family income; over 15,000 of these households devote over half their limited incomes to housing, making them particularly at risk. The 1990 ESN report on Homelessness in Alameda County shows that the single most important cause of homelessness is inability to pay rent. The City of Oakland therefore sees the prevention of homelessness among the at-risk group as an important priority area of focus in its efforts to combat homelessness in the City.

**ii. Investment Plan**

*Activities*

- Assist with the rehabilitation of residential hotels and other single-room occupancy housing, which often serve as housing of last resort for persons at risk of becoming homeless.
- Expand the level of rental assistance available to low-income earners.
- Provide guarantees and assistance for payment of first and last month rent, and security deposits.
- Assist in working with landlords to make units available to homeless persons, including arranging for installment payment of move-in costs.
- Provide rental assistance to families with children in order to prevent the removal of children to foster care and/or facilitate the return of children from foster care.
- Advocate against further cuts in income support programs.
- Provide housing counseling services to assist homeowners facing foreclosure.
- Assist organizations that provide tenant counseling and landlord-tenant mediation in order to prevent evictions.



- Encourage public housing residents with a history of rent payment problems to have rent payments sent directly from the County Department of Social Services to OHA in order to reduce the likelihood of eviction for non-payment of rent.

***Assisting Homeless Persons (Including Homeless Persons with Special Needs) Make the Transition to Permanent Housing and Independent Living***

**i. Priority Analysis**

An important component of the City's strategy to address the problem of homelessness is to help homeless persons, including those with special needs, attain and maintain independent living, and also to accelerate the process of returning the homeless to permanent housing situations. A significant portion of the homeless population has special supportive service needs that must be met as part of a strategy to address the underlying causes of homelessness. The large numbers of homeless persons in need of comprehensive services in order to return to permanent housing, and the severity of their needs, makes the provision of assistance to this group a high priority. In addition, because homeless and formerly homeless persons often have extremely low incomes which are insufficient to pay rent even in many assisted housing developments, the provision of tenant-based and project-based rental assistance must be an important part of this component of the City's strategy to address homelessness.

The City of Oakland is committed to ensuring that homeless with special needs are adequately served and that those ready to move into permanent housing situation are provided the opportunity to do so.

**ii. Investment Plan**

*Activities*

- Acquire, rehabilitate, and/or construct housing that includes a planned service component for formerly homeless individuals and families.
- Provide rental assistance to reduce housing cost burdens.
- Provide supportive services.

For all three components of the City's strategy for addressing the needs of the homeless and persons at risk of becoming homeless, the following programs will be utilized:

ACTIVITY	PROGRAMS/RESOURCES
Acquisition	HOME, Supportive Housing Program, HUD Property Disposition Programs, Private Funds, HOPWA, Safe Havens for the Homeless, State Emergency Shelter Program (ESP)
New Construction	HOME, Low Income Housing Tax Credits, CDBG, HOPWA, Safe Havens for the Homeless, Supportive Housing for the Disabled (Section 811), Redevelopment Agency, ESP, Private Funds
Rehabilitation	HOME, Supportive Housing Program, Low Income Housing Tax Credits, HOPWA, Safe Havens for the Homeless, ESG, CDBG, Redevelopment Agency, ESP, Private Funds
Rental Assistance	Shelter Plus Care, HOPWA, Supportive Housing Program, Section 8 Mod Rehab for SROs, Supportive Housing for the Disabled (Section 811), Section 8 Vouchers and Certificates, Family Reunification Program, CDBG, Private Funds, Vendor Pay Program
Support Services	ESG, Transitional Housing Program, HOPWA, CDBG, CSBG, Supportive Housing Program, Safe Havens for the Homeless, ESP, City of Oakland Emergency Housing Program, Private Funds
Operating Costs	ESG, Transitional Housing Program, HOPWA Supportive Housing Program, Safe Havens for the Homeless, Private Funds, FEMA, CDBG, City of Oakland Emergency Housing Program, ESP

**6. Priority (f): Housing with Supportive Services for Non-Homeless Persons with Special Needs**

**i. Priority Analysis**

Special needs populations such as the mentally and physically disabled (whether via illness or other physical limitations), the frail elderly, and others requiring special supportive services often require housing with supportive services. However, service providers and individuals cite a severe shortage of accessible and service-enriched housing. Unfortunately, the City is severely hampered in providing supportive housing due to the lack of funding for supportive services tied to housing developments. As a result, the relative numeric priority assigned to providing this

housing for all lower income households is a "2." The City will continue to seek additional funding sources for this housing as well as attempt to better coordinate existing housing and services systems with clients in need.

As mentioned above in the introduction to the discussion of the City's relative priorities, HUD and the City distinguish between housing with supportive services, such as meals and medical care, and housing that is accessible to those with special physical needs, such as the physically disabled. Accessibility of housing units is not designated as a separate category of need. Rather, accessibility requirements have been built into the City's existing housing activities and housing strategies. Building codes and Federal housing programs require at least some units in all newly constructed properties to be accessible to or adaptable for use by the physically disabled. The City's rehabilitation programs can also be used in the upgrading of existing units to make those units accessible to the physically disabled.

## **ii. Investment Plan**

### *Activities*

Because of the need to expand the supply of supportive housing developments, the City will support both new construction activities and rehabilitation where rehabilitation brings additional supportive housing units into the housing supply.

### *Programs*

The following table describes activities that the City will undertake in the next five years to create supportive housing environments. The City will use all programs with funding for supportive housing to the extent possible. Many of the new Federal programs serving special needs populations have requirements for the provision of matching funds for supportive services such as meals, transportation, health services, etc. In order to maximize the extent to which such housing funds are utilized in Oakland, the City will seek to assist nonprofit housing and service providers to identify mechanisms by which such services can be provided, either through the use of outside funding sources or the provision of in-kind services.



ACTIVITY	PROGRAMS/RESOURCES
Acquisition	HOME, Redevelopment Agency, CDBG, Private Funds
New Construction	HOME, Redevelopment Agency, CDBG, LIHTC, HOPWA, Section 202 (elderly), Section 811 (disabled), Private Funds
Rehabilitation	HOME, Redevelopment Agency, CDBG, HOPWA, LIHTC
Rental Assistance	Section 8 Rental Assistance Programs, Section 202 (elderly), Section 811 (disabled), HOPWA

## 7. **Priority (g): Overcoming Discrimination in Housing**

### i. **Priority Analysis**

The City of Oakland has a commitment to securing fair housing treatment for all of its citizens. As in many major cities, housing discrimination in Oakland takes place on many levels, from lender "redlining" (the practice of not lending in certain neighborhoods), to discrimination by insurance carriers against certain areas, and to discrimination against individuals seeking to buy a house, obtain a mortgage, or rent a housing unit. As discussed in more detail in the CHAS section following this one (see section d.2. "Assessment of the Housing Delivery System"), a 1989 assessment of community credit needs noted that there was widespread evidence that discriminatory lending practices denied equal access to credit in many neighborhoods.

Discrimination against individuals seeking home rental or purchase has also been noted by fair housing advocates working with Oakland residents. Fair housing agencies partially funded by the City note a significant number of discrimination complaints reported each year. The number of which go unreported is estimated to be much higher.

### ii. **Investment Plan**

#### *Activities*

The City will undertake a number of activities to overcome discrimination by financial institutions in mortgage lending and insurance provision, including the following;

- Implementation of the HouseOakland program, in which first-time homebuyer mortgage lending is encouraged by FannieMae and the City, particularly in lower-income neighborhoods where redlining is more likely to occur; and,

- Creation of additional community reinvestment programs to encourage lender and other financial institution investment in lower income neighborhoods through the recently created community reinvestment commission.

(These activities are discussed in more detail in the CHAS section following this one. See section d.3. "Overcoming Gaps of the Housing Delivery System.")

- The City emphasizes the importance of information and education in preventing discrimination against individuals or families in the sale or rental of housing units. The City funds three fair housing organizations which provide counseling, dispute resolution, and training regarding fair housing issues. The City will continue to support fair housing activities in the next five years. The fair housing organizations currently funded by the City are Sentinel Fair Housing, Housing Rights, Inc., and the Center for Independent Living.
- Also, because many rental housing landlords are owners in several communities, there is a need for broad-based training efforts. To this end, the City of Oakland will encourage fair housing councils to work cooperatively in providing landlord/owner training opportunities.

## 7. CHAS Table 2 - Priorities

In accordance with HUD guidelines for the CHAS, priorities are determined according to household type, tenure type, and income level. CHAS Table 2 provides a summary of the City's priorities for the next five years. HUD requires the City to set Relative Numeric Priorities of "1", "2", or "3" according to each identified household type and according to household income levels. Thus in Part A of the table, relative priorities are set according to whether a household is, for instance, earning between 0 and 30 percent of median family income, between 31 and 50 percent of the median, or between 51 and 80 percent of the median, and according to whether the household is elderly, a small family, a large family, or an "other household." In Part B of the table, HUD requires the City to enter an "X" to indicate specific activities to be undertaken to address the needs of different priority households. If more than one activity will be undertaken in support of the same category of households, the City must distinguish between primary, "P", and secondary, "S", activities.

### **Note:**

Table 2 uses some special definitions, as follows:

"All other households" is the term HUD uses to designate renter households comprised of (i) non-related individuals living together or (ii) households consisting of single, non-elderly individuals. It should also be noted that while HUD distinguishes between related and non-related households, Oakland's programs are targeted to households in general, and not specifically to related or non-related households.

"Acquisition" refers to activities that involve only acquisition of standard quality housing units, without any rehabilitation. Activities involving both acquisition and rehabilitation are included in the "rehabilitation" category.

"Support facilities and services" refers to such activities only to the extent that they are provided in conjunction with specific housing facilities. Services provided independently of specific housing facilities are not included here.



# CHAS Table 2

## Priorities for Assistance 5-Year Plan

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Oakland

Five Year Period: (enter fiscal yrs.)  
FY: through FY:

1994 | 1998

A. Household Income	Renters				Owners			Homeless Persons		Non-Homeless
	Elderly 1 & 2 Member Households (A)	Small, Related Households (2 to 4) (B)	Large Related Households (5 or more) (C)	All Other Households (D)	Existing Homeowners (E)	1st-Time Homebuyers		Indiv. (H)	Families (I)	Persons with Special Needs (J)
						with Children (F)	All Others (G)			
1. Very Low 0 to 30 % MFI*	1	1	1	2	2	3	3			
2. Very Low 31 to 50% MFI*	1	1	1	2	2	2	2			
3. Other Low 51 to 80% MFI*	2	1	1	3	2	1	1	1	1	2
B. Activity										
1. Acquisition	S	S	S	S				S	S	S
2. Rehabilitation	S	S	S	P	P	S	S	S	S	S
3. New Construction	P	P	P	S		P	P	S	P	P
4. Rental Assistance	P	P	P	S				P	P	P
5. Homebuyers Assistance										
6. Support Facilities & Services						P	P			
	S			S		S	S	P	P	P

\* Or, based upon HUD adjusted income limits, if applicable.

## **c. Relevant Public Policies, Court Orders, and HUD Sanctions**

### **1. Relevant Public Policies**

#### **i. Description of Regulatory Barriers Affecting the Provision of Affordable Housing Programs**

This section addresses Federal, State, and local regulations and processes and other local conditions that pose barriers to housing delivery and neighborhood development. Following a brief discussion of the barriers related to permit processing, zoning and regulations, other regulatory problems, and barriers such as neighborhood opposition to affordable housing and discrimination in lending, the City's five-year strategy for addressing these barriers is outlined.

It should be noted that many of the constraints involving the lack of sufficient resources to address affordable housing needs and the constraints posed by Oakland housing market conditions have been discussed above and in the Community Profile. Barriers related to the institutional delivery system for affordable housing are discussed in the next section below. This section addresses specific policies and procedures that may impede housing delivery.

#### *Local Permit Processing Systems*

There has been concern voiced by local developers (both nonprofit and for-profit) that the land-use approval process is lengthy and complicated. The lack of clear processes and requirements, as well as a lack of staff training, may result in processing delays and additional development costs. Because of these factors, there may be a disincentive to entrepreneurial investments and development. While new development needs to be evaluated within the context of existing services, infrastructure, and other developments, if some developers find that the land use approval process in Oakland is too cumbersome, they may elect not to build in Oakland. The consequence of such a decision is to reduce the amount of new housing developed and constrict the expansion of the housing supply for all income groups.

#### *Local Development and Real Estate Fees*

Many developers have indicated that fees imposed by the City and other local entities present an unreasonable development burden and discourage additional development in the City. Within the last several years, there has been an increase in the fees imposed on development to support the public schools. The aggregate of all City and other local fees can add substantially to project costs, and for affordable housing developments result in a need for additional subsidization. The Oakland Association of Realtors and other organizations have argued that real estate has been saddled with an unfair portion of the burden of taxes, such as the increases in the real estate transfer tax and the Business License Tax.

## *Local Zoning Regulations*

The City's land use regulations may impede the development of housing. In particular, concerns have been raised that the downzoning of parcels along major corridors could close off opportunity for the development of affordable housing at densities which make such development feasible.

### Lack of Residentially Zoned Land

A lack of sufficient residentially zoned land may decrease housing development opportunities within the City. A number of Oakland organizations concerned with housing issues have contended that the City does not have a sufficient amount of land zoned for residential use, particularly for multifamily housing. The City may have a sufficient number of sites zoned for residential development, however these sites may not be those most desirable or appropriate for residential, particularly multifamily, development. Development on these sites may therefore not occur, while other, more desirable sites may be unavailable for multifamily development due to zoning restrictions.

### Downzoning

Downzoning may present a development barrier under some circumstances. In recent attempts to update the City's General Plan, the City has downzoned some areas, including major corridors, in response to neighborhood concerns about density and traffic congestion. Such actions may inhibit the City's ability to meet its housing goals if the downzoning is not accompanied by concentrated and sustained efforts to target and construct higher density housing in other areas.

Formal downzoning is also accompanied by the less formal but still significant obstacle developers face in attempting to construct properties to the maximum density allowed by existing zoning. Many developers are not able to construct to the maximum existing zoning density as a result of neighborhood concerns about the impact of such development. Discrepancies between parcel zoning and the density to which parcels can actually be built make development less predictable and therefore more risky and cumbersome.

### Secondary Unit Ordinance

The City's secondary unit ordinance requires that additional on-site parking be provided at those houses where two or fewer parking spaces are already present, and that the current residence must meet minimum yard requirements or no second unit can be built. This ordinance restricts second unit development to those sites which are surrounded by a sufficient amount of land to provide the off-street parking space and yard space. Because Oakland is a densely developed city, these requirements reduce the number of second units that can be built in the City. Since



second units cost less per unit than do other types of new housing units, the City's second unit ordinance could serve as a barrier to affordable housing production.

### Condominium Conversion Ordinance

The City also has a condominium conversion ordinance which regulates conversion of rental units to a condominium form of ownership. The ordinance has some provisions for replacement of converted units, but it requires that replacement units be kept as rental housing for only seven years. In some geographic areas, conversions of four or less units do not have any replacement housing requirement.

The ordinance does not require provision of relocation assistance to tenants; it merely suggests that owners develop a relocation plan. Owners are required to provide tenants with 60 days notice prior to filing an application with the City to convert. Tenants who are 62 years or older have first right of refusal to purchase their units, and also have the right to a lifetime lease if they choose not to purchase.

As written, the ordinance facilitates the conversion of rental housing to ownership, which may make more units available to first-time homebuyers. At the same time, the ordinance does not provide strong protection of the existing rental stock.

### *State and Federal Regulatory Requirements*

The City devotes an enormous amount of time and resources attempting to comply with State and Federal monitoring requirements for affordable housing programs, ranging from project level data gathering to long-range comprehensive planning efforts such as the CHAS and the State Housing Element. As with many regulatory activities, the City recognizes the necessity and benefit of the majority of the requirements. However, monitoring requirements are often excessive, cumbersome, duplicative, and extremely time consuming.

### *Article 34*

Article 34 of the California Constitution requires a vote of the electorate if a project receives public funds and 50 percent or more of the funds or units are for lower income residents. Such votes are time consuming, costly and unpredictable. Although it is a City goal not to concentrate lower income residents, Article 34 makes affordable housing development more difficult and expensive.

### *Neighborhood Opposition*

Neighborhood opposition to affordable housing developments and to higher density developments can significantly hamper efforts to construct affordable housing units,

especially at higher density levels which reduce the per unit costs of development. Successful new low-income housing developments enhance many Oakland neighborhoods and blend unnoticed into others. Neighbors sometimes unfamiliar with these developments, however, can present significant opposition to their construction and hamper City progress in producing and dispersing affordable housing throughout Oakland.

**ii. Strategies to Address Regulatory Barriers Affecting the Provision of Affordable Housing Programs**

Over the next five years, the City will examine regulatory and other barriers in an on-going effort to streamline local processes for efficiency and remove regulations that unduly burden development. The City will also continue to advocate for improvements in State and Federal regulations. Specific actions the City plans to undertake during the next five years include the following:

*Permit Processing*

The City has taken significant steps to improve its permitting processes in the last several years. During the coming five years, the City will continue to analyze those processes and seek to improve upon them. As has been past practice, the City will continue to actively solicit suggestions for improvement and enhanced performance from Oakland residents and local developers.

*Local Development and Real Estate Fees*

The City will also continue to examine development fees and will work to reduce those fees where possible. Toward that end, the City will support efforts to allow waivers of local utility hook-up fees for non-profit sponsored affordable housing developments, and will examine the feasibility of reducing or waiving City fees for non-profit sponsored affordable housing developments. The City will also examine the feasibility of waiving a portion of the Real Estate Transfer Tax for first-time homebuyers.

*Local Zoning*

The City is engaged in a long-range program to update its General Plan. On a neighborhood-by-neighborhood basis, the City is examining zoning issues. General plan updating should result in more certainty in the development process. In addition, and as part of the rezoning effort, the City will analyze mechanisms to encourage higher density residential or mixed-use development in some major transportation corridors. It should be noted, however, that the General Plan process will not address all of the City's zoning barriers; re-zoning the City on a neighborhood-by-neighborhood basis in order to update the General Plan could, for example, result in an overall reduction in housing density allowed within the City.

The City will evaluate specific zoning designations, particularly those for under-used parcels along commercial corridors, to determine the feasibility of rezoning underutilized parcels for residential development. The City will also look at the feasibility of converting vacant non-residential structures to housing as a means of compensating for the lack of available vacant land.

#### *Other Local Land Use Regulations*

The City will investigate secondary unit requirements and explore potential code changes that might encourage greater development of secondary units in a manner consistent with City and neighborhood planning concerns.

With respect to condominium conversion, because the annual number of conversions is extremely low, the City has no plans to change the ordinance at this time.

#### *Streamlining Governmental Regulatory Requirements*

The City will work with State and Federal agencies and local housing organizations to better coordinate State, Federal, and local programs and regulatory requirements. The City has a long history of attempting to streamline and improve the compatibility and effectiveness of different State and Federal programs, both on its own and in conjunction with the Nonprofit Housing Association of Northern California and a number of national organizations.

The City will also participate in efforts to streamline and make more effective the State Housing Element requirement and will work to reduce regulatory requirements on localities by working to streamline and combine portions of the Housing Element and the CHAS to the extent possible.

#### *Article 34*

The City will work to modify Article 34 in conjunction with affordable housing associations such as the Non-Profit Housing Association of Northern California (NPH) and Housing California, a statewide coalition of housing organizations.

#### *Neighborhood Opposition*

The City will work with community groups and local housing associations to better educate neighborhoods about affordable housing. At the same time, the City does require that projects seeking City funding provide evidence of neighborhood support.



## 2. Court Orders and HUD Sanctions

There are no court orders or consent decrees currently in effect which will affect the City's housing strategy, targeting of resources, or program implementation. The City is attempting to work closely with HUD in the administration of Federally funded housing programs to ensure that all HUD and other regulations are satisfactorily met.

## **d. Institutional Structure and Intergovernmental Cooperation**

This section addresses the general structure of the housing delivery system and the institutional actors within that system, including public agencies, nonprofit organizations, and private institutions. After a general introduction to the housing delivery system, the roles, strengths, and weaknesses of the institutions involved are discussed. The section concludes with an assessment of gaps in the housing delivery system and the City's strategy to overcome those gaps.

Affordable housing production and services within the City of Oakland are driven primarily by the actions and interactions of three groups of actors: government agencies; non-profit and for-profit organizations (especially developers and social service providers); and private lenders, corporations and landlords. The Federal, State, and local government agencies provide a significant portion of funding and support for affordable housing and guide affordable housing and community development activities through their policies, program guidelines, and, in the case of the Housing Authority, the direct provision of housing units and services. These government entities often act as principal funders of the housing services provided by the nonprofit and for-profit organizations. The nonprofit and for-profit developers and service providers, in turn, develop affordable housing projects, offer supportive services, and influence the type of affordable housing projects built, the services offered, and the specific location of the housing services. Private lenders also play an important institutional role within the delivery system by providing additional financing and by providing a conduit for the delivery of housing services such as subsidized first-time homebuyer loans to lower income households.

The relationship among these three groups of actors forms the basis of the housing delivery system and a significant component of community development efforts within the City. The Office of Housing and Neighborhood Development (OHND), the City department responsible for housing and other neighborhood development activities, works closely with local groups of nonprofit agencies to carry out individual affordable housing development projects; to develop housing goals and strategies; to resolve problems in the systematic delivery of housing services; and to improve the delivery of those services by individual organizations. OHND works closely with the two major housing-related umbrella groups in the City, Oakland Housing Organizations (OHO), a nonprofit association of housing developers, service providers, and professionals, and the Emergency Services Network (ESN), a nonprofit association largely composed of nonprofit agencies providing services to the homeless in Alameda County. Both OHO and ESN, for example, play an important consulting role in the preparation of the City's CHAS and comment extensively on the document. OHND also works with the Nonprofit Housing Association of Northern California (NPH), an association of nonprofit housing organizations and professionals.

NPH, OHO, ESN, and other local associations of housing-related agencies and professionals also play a vital role in fostering relationships among housing organizations; providing information on housing matters; improving the expertise of the organizations and individuals involved in housing delivery; and in coordinating local responses to affordable housing issues.

The City works with other local public agencies, the State, and the Federal government to coordinate housing delivery. The City and the Oakland Housing Authority, for example,

coordinate resources to combine City-funded housing development activities with Housing Authority-funded rental assistance. The City and OHA recently formed a joint committee to address issues of common concern, and the City is also represented in the committee advising OHA on its Comprehensive Grant Program. The Housing Authority also works closely with a variety of social service agencies to provide supportive services to OHA residents.

The City and the County of Alameda work jointly in a number of housing-related endeavors. The City and County work closely in the administration of Housing Opportunities for People With Aids (HOPWA) funding, for example, and entered into a joint-venture agreement for development of the Henry Robinson multi-service center (HRMSC) for the homeless. The City provided funds for acquisition and rehabilitation of the HRMSC, while the County has responsibility for providing and monitoring supportive services. Responsibility for the rehabilitation of the facility was shared. In order to reduce administrative costs and improve program efficiency, the County of Alameda operates Oakland's Minor Home Repair program for the City. The County also administers the Mortgage Credit Certificate (MCC) program for first-time homebuyers.

Finally, the City works closely with other public and private financing sources to ensure that the various loan and grant requirements are not in conflict with one another. As an inducement to the provision of private financing, the City generally allows its funding to be secured by deeds of trust which are subordinate to the deeds of trust securing private financing. Such subordination is generally a requirement of private lenders.

## **1. Description**

HUD guidelines require that the City describe the institutional structure and roles that each institution will assume in carrying out the housing strategy presented above. In addition to describing the structure, it is important to identify any strengths or weaknesses that will affect the ability of each institution to provide services and will affect the ability of the housing delivery system to achieve its goals.

The City of Oakland benefits from being located in the midst of a relatively active affordable housing delivery system. The complex affordable housing system has many resources at its disposal, including state and local government, and private nonprofit and for-profit developers. However, strategic planning and coordination among various parts of the system is difficult, due to external factors such as varying funding cycles and program restrictions, as well as internal factors internal to the system such as differing objectives. The following chart provides a brief outline of the housing delivery system in the City of Oakland and covers public, private nonprofit, and for-profit organizations.



## OVERVIEW OF HOUSING DELIVERY SYSTEM IN OAKLAND

INSTITUTIONS	STRENGTHS	WEAKNESSES
<b>PUBLIC AGENCIES</b>  <u>City of Oakland</u>  Office of Housing and Neighborhood Development          Department on Aging   Office of Planning and Building          Office of Health and Human Services	Creative and flexible housing programs.  Responsive to nonprofits.  Knowledgeable regarding City conditions.  Advocates for housing needs.   Comprehensive focus on needs of the elderly.  Able to coordinate of planning and building activities.  Emphasis on improving service delivery.  Large, skilled staff.  Focused on needs of the homeless and the disabled.  Able to focus on and educate others about the comprehensive needs of the disabled and homeless.	Lacks control over all city housing programs.  Not enough overall housing planning.  Bureaucracy sometimes responds slowly to housing development issues.   Housing is a small part of their work.  Lack of staff and resources.  Difficulty coordinating its many different activities.   Must coordinate with other City Departments addressing homeless and disability issues.
Oakland Housing Authority	Low vacancy rate in public housing.  Good leased housing program.	Residents have not responded to efforts to gain their involvement.  Design of some larger developments attracts crime while making marketing of apartments difficult.  Lacks financial resources to adequately manage, maintain, and provide security at the desired level.

INSTITUTIONS	STRENGTHS	WEAKNESSES
<p><u>Alameda County</u></p> <p>Social Services Agency</p> <p>Department of Mental Health Services</p> <p>Department of Housing &amp; Community Development</p>	<p>Administers assistance programs, such as AFDC, General Assistance and Food Stamps.</p> <p>Focused on needs of chronically mentally ill.</p> <p>Assists in providing emergency and permanent housing.</p> <p>Links clients to case managers and other service coordinators.</p> <p>Access to funds.</p> <p>Experienced staff.</p> <p>County-wide advocacy.</p>	<p>The portion of assistance grants earmarked for housing is too low to pay for housing costs in Oakland.</p> <p>Not always well coordinated with city needs.</p> <p>Lack of resources needed to enable mentally disabled to live in normative environments.</p> <p>Remote from the City.</p> <p>Uneven coordination.</p>
<p><b>PRIVATE, NONPROFIT ORGANIZATIONS</b></p> <p>Community development corporations; housing development corporations; church sponsored housing organizations.</p> <p>Social service agencies</p>	<p>Responsive to neighborhood needs and problems.</p> <p>Committed to long-term affordability.</p> <p>Bring new skills to developing good projects.</p> <p>Able to provide comprehensive array of services or to refer clients to other needed service agencies.</p> <p>Intimate and detailed knowledge of client needs and trends in service needs.</p>	<p>Some agencies have inexperienced staff or Board members.</p> <p>Some agencies lack funds for capacity-building and operations.</p> <p>Some agencies lack housing management experience.</p> <p>Lack funds for service provision and organizational operation.</p> <p>Dispersed service provision system often prevents clients from obtaining multiple services in one location.</p>

INSTITUTIONS	STRENGTHS	WEAKNESSES
Foundations, nonprofit financial intermediaries.	Committed to long-term affordability and targeting to very low income population.  Willing to provide funds for predevelopment activities.	Some foundations are not familiar with housing development process.  Difficult to secure grants instead of loans.  Funding for supportive services is limited.  Supply of funds is limited in general.
<b>PRIVATE, FOR-PROFIT ORGANIZATIONS</b>  Private housing developers and builders.	Experienced in construction and real estate development.	Only a portion of units built in for-profit projects are affordable to low income households.  Small, minority contractors may be prevented from building affordable housing due to bonding and prevailing wage requirements.
Lenders	Participation of these lenders has expanded the amount of credit available for affordable housing projects.	Lack of mortgage credit continues to be a problem in inner-city areas.  Ignorance about the city.  Low appraisals.
Major Corporations	Financial resources.  Skilled staff.	Except for a few Tax Credit investments, these major firms have not been very involved in affordable housing production.

#### i. Public Institutions

##### *State*

The Department of Housing and Community Development (HCD) manages the bulk of affordable housing activities for the State. HCD oversees the major housing planning process, the Housing Element of the General Plan, and provides technical assistance and certification review of local Housing Elements. Each local government jurisdiction in California is required to produce a Housing Element, which covers demographics, current programs, housing opportunity sites, special needs, homeless, and future strategies. HCD provides technical assistance and conducts special research for local governments seeking to produce affordable housing. HCD also administers state housing programs, such as the Rental Housing Construction Program, California Disaster Assistance Program, California Housing Rehabilitation Program, and the Emergency Shelter Program.



The **California Housing Finance Agency** is the primary funding vehicle for affordable housing. The Agency issues mortgage revenue bonds and finances rehabilitation and new construction programs for both rental housing and owner-occupied units.

The **California Tax Credit Allocation Committee** coordinates the award of Federal and State Tax Credits for low-income housing projects.

### *City*

The **Office of Housing and Neighborhood Development (OHND)** within the City of Oakland has primary responsibility for operating and administering city housing programs, including those funded by CDBG, bond proceeds, HOME, McKinney Act programs for the homeless, and by the 20 percent "set-aside" of tax increment funds from redevelopment activities. OHND is organized into two principal divisions: Housing and Neighborhood Preservation and Program Planning and Community Services. Within Housing and Neighborhood Preservation, there are two sections involved with housing delivery: Housing Rehabilitation and Housing Development (which also includes the City's emergency and transitional housing programs). OHND also acts as the Redevelopment Agency staff for the City on all housing projects.

The **Department on Aging** provides case management, support services, a Senior Companion program, employment training, and other services to the elderly. The Department sponsors two senior centers and has plans to open three more senior centers.

The **Homeless Commission** provides direction for the City's policies and programs addressing the emergency shelter, services, and other needs of the homeless and has a Homeless Coordinator as staff who works out of the City's Office of Health and Human Services.

The **Commission on Disabled Persons** provides guidance on housing and other service issues relating to the needs of disabled. The **Affirmative Action/Americans with Disabilities Act (ADA) Compliance Division** in the Office of the City Manager provides information and technical assistance regarding accessibility requirements and techniques for barrier removal and provides information and referrals regarding disability issues.

The **Office of Planning and Building (OPB)** manages the City's zoning and long-range land use planning, provides building inspection and code compliance services, and furnishes building permits.

The **Oakland Housing Authority (OHA)** manages housing programs which include the Low-Rent Public Housing Program, Section 8 Existing Housing and Moderate Rehabilitation Programs, AfterCare, the Robert Wood Johnson Homeless Families Program, and the Comprehensive Grant Program.

## *County*

The **Alameda County Social Services Agency** administers assistance programs, such as AFDC, General Assistance, and Food Stamps. These programs are utilized by very low income residents. The Agency is responsible for the provision of services in the proposed Multi-Service Center being planned with the City.

The **Alameda County Department of Mental Health Services** serves those with severe and persistent mental illnesses in part through the provision of emergency shelter, transitional housing, and permanent housing.

**Alameda County Department of Housing & Community Development** administers two housing programs in which the City of Oakland participates: Mortgage Credit Certificates and Minor Home Repair. The County is also involved with the administration of Housing Opportunities for People With AIDS (HOPWA) and Shelter Plus Care funds. The Department has also raised money to fund a technical assistance program for nonprofit housing development groups; four of the six initial grantees are located in Oakland. The Department also staffs the Alameda County Housing Council, whose members are from both the public and private sectors, and whose function is to promote affordable housing initiatives throughout the County.

### **ii. Private, Nonprofit Organizations**

There are more than 30 non-profit development organizations whose activities are targeted to the provision of affordable housing in Oakland. These groups have constructed new affordable housing or undertaken rehabilitation projects in Oakland, and during the past ten years affordable housing development has been carried out primarily by these non-profit developers. There is also active interest among church-related groups who want to alleviate the shortage of affordable housing or work with the homeless.

The City also has a strong network of social service providers providing shelter and other services for the homeless and other low income residents. Among the many services these agencies provide are case management, food, legal services, and counseling. Non-profit developers are increasingly drawing on the expertise of these agencies in their attempts to link service providers to their client population through the provision of on-site services in affordable housing developments. In addition, the Corporation for Supportive Housing has been working to improve the linkages between service provision and housing by providing funds and technical support to non-profit agencies pursuing projects which link the two areas of need.

There are several private funders interested in assisting the long-term capacity building of nonprofit housing development organizations. The Local Initiatives Support Corporation and local foundations such as Hewlett, James Irvine, Pacific Telesis, and the San Francisco Foundation have supported Oakland nonprofit development with technical assistance and other capacity

building measures. The Red Cross has also created a revolving loan pool for pre-development expenses of nonprofit housing developers which is administered by Oakland Housing Organizations.

Oakland nonprofits are also well-situated to take advantage of several major technical assistance organizations located in the area, such as the National Housing and Economic Development Law Center and the California Housing Partnership Corporation.

### **iii. Private, For-Profit Industry**

#### *Developers*

There are numerous for-profit developers who have worked with the City to produce both single family and multifamily affordable housing. These developers have utilized the Mortgage Revenue Bond Program, the Community Development Block Grant program, and funds from the Redevelopment Agency to assist them in housing development.

#### *Major Corporations*

Several major corporations have their headquarters or other significant offices in Oakland. Historically, they have not generally been very supportive of affordable housing activities in the City. There is, however, a recent City initiative to promote corporate involvement in housing. The Community Alliance for Syndicated Housing (CASH, Inc.) is a nonprofit corporation created in 1989 by the City to raise equity investments in Low Income Housing Tax Credit projects. A number of corporations have invested funds in this effort. CASH has been successful in expanding the role of corporations in providing housing for residents and employees.

#### *Lenders*

Several local and national lending institutions have actively participated in affordable housing projects in Oakland. Participation has included provision of below market interest rate construction and permanent loans and investment in tax credit projects through CASH, Inc. In addition, several banks have been equity investors in tax credit projects. The City is also pursuing efforts to organize lender compliance with the Community Reinvestment Act and to encourage private investments in local community development efforts. Through HouseOakland, a joint City of Oakland and Fannie Mae effort, the City also plans to increase local lender participation in the provision of funding for affordable housing.

Lender practices of not lending in certain neighborhoods ("redlining") and lender discrimination against individuals in mortgage lending continue to be a problem in



Oakland. Such discrimination can have serious impact on neighborhood stability and development and discourage potential individual homebuyers from purchasing in Oakland.

### *Private, For-Profit Landlords*

Private landlords provide the bulk of rental housing in Oakland and are therefore a significant component of the housing delivery system. Although there is substantial affordable housing activities by the Housing Authority and non-profit groups, private landlords continue to operate the vast majority of rental housing in the City. In addition, private landlords operate developments used by Section 8 voucher and certificate holders and therefore also play a role in the provision of affordable housing.

## **2. Overcoming Gaps**

### **i. Assessment of the Housing Delivery System**

Many of the strengths and weaknesses of individual actors within the housing delivery system are described above in the table overview. Oakland's housing delivery system as a whole is well established and effective in meeting the goals of its components. This system has resulted in a substantial number of new affordable housing units becoming available for occupancy in Oakland each year. The system has strengths that stem in large part from the many skilled, committed, and effective nonprofit organizations providing services and advocacy and from the commitment of the City, Alameda County, and local HUD staff to producing affordable housing units, encouraging supportive services, and supporting neighborhood revitalization activities.

There are, however, numerous areas in which the housing delivery system requires improvement, and the City is considering ways in which delivery problems can be addressed. The following subsection describes the most important of these problems and the City's strategy to address these gaps in the delivery system.

## OVERVIEW OF GAPS IN HOUSING DELIVERY SYSTEM

### LACK OF RESOURCES

- Insufficient resources for housing prohibits delivery of sufficient services
- Insufficient resources for housing strains the capacity of organizations to deliver services and thereby creates inefficiencies within the delivery system

### COORDINATION OF RESOURCES

- Multi-layered financing and regulatory systems drive up affordable housing costs and thereby reduce the number of units provided
- Better coordination required to match services available to the disabled with those in need of services
- Housing activities split between Oakland and Alameda County
- Housing activities split among different departments/agencies within Oakland

### CAPACITY AND CHARACTER OF NONPROFIT HOUSING ORGANIZATIONS

- Nonprofit housing organizations vary in skill level
- Nonprofit developers often insufficiently skilled in management to assume long-term management responsibilities of development projects
- Lack of representation and participation in nonprofit housing developer decision-making processes by low income beneficiaries of housing services

### PARTICIPATION OF FOR-PROFIT ORGANIZATIONS

- Lack of significant corporate participation in the provision of affordable housing
- Discrimination by lenders results in further under-investment in many Oakland neighborhoods
- Discrimination by insurance companies in the sale of insurance to individuals and/or within certain neighborhoods makes development more difficult and/or more expensive
- Discrimination by landlords in renting units to individuals
- Regulatory requirements discourage private sector participation

### *Lack of Resources*

The most significant gap in the housing delivery system is the lack of resources to meet the housing needs in an efficient, long-term, and effective manner. As noted in the Community Profile, the need for housing services far outstrips the currently available

resources. The absence of a short-term or long-term financing mechanism for affordable housing development programs at the State level is a particular handicap to California localities attempting to meet lower income housing needs.

Due to funding cutbacks at the Federal level, the Oakland Housing Authority is unable to provide a sufficient number of units to meet the high level of demand from Oakland residents or to rebuild the old public housing developments which are fully occupied but poorly designed for a good social environment.

Funding cuts in social service programs also severely impact the need for and delivery of housing services. The Alameda County Social Services Agency administers income assistance programs which provide assistance to lower income households that is insufficient to enable these households to purchase housing in Oakland. This problem is acute for recipients of General Assistance and Aid to Families with Dependent Children. The low assistance levels are set in part through State mandate, and recent trends in the State budget indicate that further reductions in the amount of assistance are likely.

The general lack of resources affects not only the ability of the delivery system to meet the direct needs of lower income households, it also affects the efficiency of the system and its actors as they attempt to carry out daily housing activities. Lack of financial resources for nonprofit and public agencies, for example, result in a lack of staff and equipment to work as efficiently and productively as possible.

### *Coordination of Resources*

#### Multiple Financing Sources and Monitoring Requirements

Housing development and service provision are often carried out by developers who must secure financing from numerous different sources. Such multi-layered financing structures require additional time and funds to administer, and drive up the cost of producing housing units. Moreover, many financing sources are often accompanied by different regulatory requirements which force developers and owners to monitor the project for numerous different criteria and several different agencies. Multi-layered project monitoring can be excessive, cumbersome, and duplicative, adds to the operating costs for affordable housing developments, and requires additional City and project developer staff resources.

Moreover, the required multi-layered financing creates problems in coordinating resources. For example, some new HUD programs require that housing funds be combined with matching funds for supportive services, but there are few sources of funds available for such services.



### Matching Accessible Units to Those in Need

One problem with the diversified housing delivery system of Oakland is the difficulty of getting information on the availability of particular services and/or housing units to those in need. A number of landlords with units accessible to the disabled have noted a difficulty in finding disabled tenants. At the same time, many disabled persons have extreme difficulty in finding accessible units.

### Local Public Agencies

**OHND** is the most critical City agency in the housing delivery system. However, OHND does not have responsibility for all housing planning and programs that operate in the City. For example, rental assistance programs are managed by OHA; the County handles many of the supportive services; and the Planning Department currently prepares the Housing Element. This fragmentation sometimes hampers effective coordination. In addition, because OHND operates as part of a larger public bureaucracy, it is not always able to respond quickly to meet the needs for new construction and rehabilitation.

### *Capacity and Character of Private, Nonprofit Organizations*

Nonprofit housing developers vary in the level of the skills and experience of their staff and board members. Many of them lack sufficient funds for their ongoing operations or for the pre-development expenses they must incur in launching new projects. Not all nonprofit developers are equally competent in developing low income housing. The City now carefully considers the track record of nonprofit developers applying for assistance and does not work with developers whom they feel are not able to carry a project through to completion or requires that they joint venture with a more experienced entity.

The nonprofits have historically acted as housing developers, but are often not prepared for long-term housing management. Consequently, once a project is completed, management responsibility is handed over to outside management companies which may not have had experience in managing properties housing low income or special needs tenants. Partnerships need to be created between the knowledge and sensitivity of the community developer and the expertise of the management agent. The City prefers that the nonprofit developers maintain an active role in project management after housing is occupied. The City can assist the nonprofits in improving management skills and systems. Funds for such capacity-building can be derived from development fees collected from syndication proceeds.

Oakland Housing Organizations, an umbrella organization of nonprofit housing developers and advocacy groups, coordinates efforts to enhance the project management capabilities of local nonprofit organizations, particularly single-room occupancy housing.

Although Oakland's nonprofits have a history and a commitment to serving the low income community, low income people are not always directly represented on the boards of directors. This may prevent some nonprofits from qualifying as "Community Housing Development Organizations" (CHDOs) under the HOME program. The City will work with the nonprofits to assist them in identifying the necessary steps to be undertaken in order to qualify as CHDOs and take advantage of the HOME funds specifically allocated for use by CHDOs.

### *Participation of Private, For-Profit Organizations*

Many for-profit developers are reluctant to work with the City in developing affordable housing. In the case of large scale developers, they may find they have market-rate development opportunities which do not entail as many restrictions as those which are undertaken in conjunction with public sector financing. Small contractors may not participate in City-assisted affordable housing development due to the bonding and prevailing wage requirements with which they find difficult to comply. The City is continually re-examining these requirements, especially to minimize the negative effect they might have on minority or women-owned contractors.

Full lender participation in community development efforts also continues to be a problem. Particularly, discrimination in residential lending continues to hamper community revitalization efforts. Many local lenders have participated in affordable housing projects in Oakland; however, there continue to be unmet credit needs. A 1989 assessment of community credit needs noted that there was widespread evidence that discriminatory lending practices denied equal access to credit in many neighborhoods. A 1991 study prepared for OHND followed up this initial examination of Oakland's community credit needs and concluded that Oakland's annual affordable housing credit needs range between \$186.8 to \$210.3 million annually. In addition, discrimination by insurance companies in Oakland may also represent an institutional barrier, both for individuals seeking home insurance and for housing developers working in lower-income areas.

Major corporations in Oakland have not historically participated in affordable housing production. The absence of corporate involvement has been unfortunate. Although these corporations draw upon Oakland residents for their labor force, they have not traditionally assisted the City in developing housing that is affordable to their employees. A few corporations have invested in Tax Credit projects. In addition to soliciting investments in CASH, Inc., corporations who cannot use the credit will also be asked to make charitable contributions to that effort.

Finally, discrimination against individuals by private landlords and others in the real estate industry continues to be a problem. Fair housing agencies funded by the City receive numerous discrimination complaints each year. These complaints allege discrimination based on race, disability, gender, and other factors. Discrimination by landlords can represent a serious barrier to obtaining housing. It should also be noted that many landlords refuse to rent to lower income tenants, particularly those receiving some form



of public assistance. Although not illegal, this practice severely hampers the ability of many lower income households to obtain the housing within a reasonable timeframe and to obtain the housing of their choice.

## **ii. Strategy to Overcome Gaps in the Housing Delivery System**

During the five years covered by this CHAS, the City will continuously monitor the housing delivery system and work with local associations of housing organizations, private institutions, and other local public agencies to improve housing delivery. Specific activities that the City intends to carry out to improve this system are listed below.

### *Increasing Available Resources*

- Attempt to expand the amount of resources available. In particular, the City will actively support efforts to secure State funding for affordable housing. Although a permanent source of funds for affordable housing at the State level is needed, housing bonds will probably have to provide much needed interim financing until a permanent source of funds can be designated.
- Encourage and support the attempts of local nonprofit developers and service organizations to secure funds for service delivery and organizational operations from governmental and non-governmental sources.

### *Coordinating Resources*

- Improve coordination required to match accessible housing units available for the disabled with those in need of such units through better referral mechanisms.
- Improve coordination of housing activities and other activities affecting housing between City departments.
- Improve processes within the Office of Housing and Neighborhood Development (OHND) to facilitate housing service delivery. As in the past, OHND will continue to streamline its internal and external processes to facilitate program utilization and department efficiency.
- Continue to coordinate housing programs with Alameda County and the Oakland Housing Authority to the extent possible.

### *Capacity and Character of Nonprofit Housing Organizations*

- Develop mechanisms to increase the capacity of nonprofit affordable housing developers and actively encourage nonprofit developers to take advantage of local programs such as the Bay Area Support Collaborative training program for nonprofit developers.



- Use HOME funding to support nonprofit capacity building.
- Encourage developers to increase the representation of lower income persons in their decision making processes and thereby to become eligible for receipt of HOME funds targeted to nonprofit organizations.

#### *Participation of For-Profit Organizations*

- Explore programs to encourage corporate participation in the provision of affordable housing, particularly employer participation in first-time homebuyer programs.
- Develop programs which expand private sector investment in the general provision of affordable housing. In particular, Oakland will work with Fannie Mae to implement the new HouseOakland initiative to increase private sector investment in first-time homeownership programs, multi-family rental housing development efforts, and housing rehabilitation activities.
- Through the HouseOakland program, attempt to overcome housing discrimination by encouraging financial institution participation in mortgage lending to lower-income individuals and in lower-income communities, largely through joint City and FannieMae efforts to promote existing lending programs and create new programs.
- Develop community reinvestment programs. The City will explore programs to encourage private, for-profit lending and investment practices that meet the needs of all Oakland households and neighborhoods and discourage discrimination in lending and in the provision of insurance. The City's recently formed Community Reinvestment Commission will be the primary body exploring additional reinvestment programs.
- In order to overcome housing discrimination by landlords, the City will continue to fund fair housing counseling and education agencies which counsel individuals and train landlords and tenants regarding their rights and responsibilities under the law.

## **e. Public Housing Improvements**

### **1. Management and Operations**

The Oakland Housing Authority is undertaking action in a number of areas to improve operations. First, the Authority is in the process of developing a plan for the partial decentralization of the Maintenance Department. With the low density of public housing in the City (262 sites), efficiencies of scale are often difficult to achieve and/or maintain. The reorganization of maintenance functions is expected to result in more responsive maintenance services for public housing residents. The Authority is currently in the process of procuring a consultant to develop a reorganization plan. Second, training for maintenance personnel will be increased to improve their productivity. With greater attention to productivity, it is expected that the responsiveness by the Maintenance Department will be further enhanced. Third, the Authority will be upgrading its computerized information systems and training staff. This will provide Authority staff with better information in making management decisions that can further improve the quality of service and reduce costs in the long-term.

The City and OHA have recently formed a Joint City Council/Housing Authority Committee to review and discuss issues of common interest.

### **2. Living Environment**

The Oakland Housing Authority is taking major steps to improve the living environment in two major areas: the physical condition of buildings and personal safety. First, the Authority has developed a Comprehensive Grant Program Five Year Action Plan. This plan is based on a major study of the public housing stock to determine the physical needs of each site. From this study, the work has been prioritized according to the need, benefit, legal requirements, etc. This plan is reflected in the Authority's Comprehensive Grant Program Five Year Action Plan. Second, the Authority is improving personal safety for the residents. The Authority has had an independent security force for public housing for over 20 years. It has become apparent that escalating crime is increasing the need for these services. To meet this need, the Authority is improving exterior lighting and constructing security fences at a number of sites. Additionally, the Authority has received two Public Housing Drug Elimination Grants (and is awaiting a funding decision from a FY 1994 Department of Justice grant) to implement community policing at the most troubled public housing sites.

A representative of the City's Office of Housing and Neighborhood serves on the committee that advises OHA on the Comprehensive Grant Program.

Additional information regarding the Housing Authority's plans for improvement of public housing are found in its Comprehensive Grant Program Application. Copies of the relevant sections are contained in Appendix B.

## **f. Public Housing Resident Initiatives**

### **1. Resident Participation in Management**

In the short-term, the Housing Authority is considering a pilot resident management program at two of its smaller scattered-site developments (a 27-unit development at 950 40th Street, and a 10-unit development at 9506 Birch Street). A resident from each of the sites will be trained to assume some of the responsibilities of an Authority Housing Manager for the site. This resident manager will provide an on-site presence that will provide improved management of the site.

In the long-term, the Authority is seeking to develop resident organizations and is considering a pilot on-site resident manager program for its large developments. First, the Authority is working to develop resident councils at the large and selected small public housing developments. These resident councils will be a liaison with the Authority in making decisions regarding the management of their site. Eventually, these resident councils may take on responsibilities for some maintenance and/or management of the site, the level of responsibility will depend on the desires of the resident council. Second, the Authority will consider alternative methods of providing management presence in two large family public housing developments. These Resident Managers will perform the full range of duties of a Housing Manager for the Authority.

The Housing Authority supports resident organizations and resident management by:

- Providing staff resources to assist in the organization, formation and operation of resident organizations at larger developments, and to encourage participation by residents in neighborhood organizations.
- Utilizing translation services to encourage participation by non-English speaking residents.
- Extending formal recognition, and granting specific rights and responsibilities, to resident organizations that meet the Authority's criteria for formal recognition (as adopted by the OHA Board of Commissioners).
- Providing staff support for the creation of Resident Management Corporations. The Authority will explore with the Resident Management Corporations the feasibility of entering into contracts for specific services.
- Encouraging residents to comment on matters of policy and design, including comment on OHA's Comprehensive Grant Program plans.



## 2. Resident Opportunities for Homeownership

As stated in the Authority's Resident Initiatives Policy (see policy statement, below), the Authority is supportive of public housing resident ownership. The Authority is equally concerned with the preservation of affordable rental housing. As such, the Authority does not foresee the sale of public housing under current Federal programs, which do not provide adequate replacement housing. Instead the Authority hopes to find opportunities to use other housing, which will not reduce the stock of affordable rental housing, for public housing residents to purchase. The Authority will continue to monitor Federal homeownership programs for changes in provisions that will provide viable opportunities for homeownership and preserve the stock of affordable rental housing. The Authority will collaborate with the City of Oakland in these efforts.

The Housing Authority has adopted the following policy with respect to homeownership opportunities:

In order to maximize its value to the community, the Housing Authority affirms its encouragement of low-income residents to take advantage of this affordable housing resource to improve their economic position, to seek out educational and training opportunities and to pursue employment as a means of raising their economic foundation in order to pursue other opportunities for affordable housing including (if desired by the resident) homeownership.

In order to support the goal of providing opportunities for homeownership, the Authority will:

1. Encourage economic independence of its residents through its support of their employment and economic development efforts.
2. Encourage Authority residents to access housing opportunities (including homeownership) made available from public, nonprofit, and private sources.
3. Assist public housing residents in their efforts to utilize City of Oakland and other public programs designed to create homeownership opportunities for low-income residents of Oakland.
4. Review homeownership programs enacted by the Federal government toward the end of their implementation within the Oakland public housing community for the benefit of low income persons residing in public housing. Publicly owned housing may be a source of such new homeownership.

## **g. Lead Based Paint Hazard Reduction**

The City of Oakland is a member of the Alameda County Joint Powers Authority (JPA), which coordinates lead-based paint hazard abatement in the area. The Alameda County Lead Abatement Program is designed to implement a comprehensive lead hazard abatement program including blood testing of children under six, housing and other hazard assessment, and abatement of lead-based paint, lead-contaminated soil and lead dust hazards in private housing. The Program is centered around a local funding base, including a benefit assessment district created solely for this purpose. *This is the only program in the country that uses this type of funding mechanism.*

### **1. General Activities**

The Joint Powers Authority has targeted five neighborhoods (three of which are in Oakland - West Oakland, Fruitvale, and East Oakland) on the basis of four risk factors: low household incomes, low median rents, concentration of pre-1950 housing, and high concentration of families with children under the age of seven years.

The JPA's long-range strategy includes door-to-door outreach to select high risk units which meet the program's priorities for abatement. Children's blood lead levels will be screened prior to abatement and monitored for five years after abatement. Other actions will include testing the relative effectiveness of various abatement strategies, as well as community outreach and education, and education and training for contractors and public health workers.

In addition to the immediate abatement impact, this program will assist in identifying the most effective and cost-efficient lead abatement strategies for the highest risk housing in the area, and should help to leverage outside funding for a broader abatement effort in the years to come.

### **2. Integration of Lead-Based Abatement Into the City's Housing Programs**

Over the five-year period covered by this CHAS, the City plans to take a number of steps to integrate lead-based paint hazard abatement into its housing rehabilitation programs. In addition to working with the JPA, as described above, the City will take the following actions:

1. Amend the Minimum Property Standards for the Rehabilitation of Residential Properties to include within Class-A, hazardous conditions, the adverse presence of lead-based paint (LBP).
2. Housing Rehabilitation Staff shall have additional responsibilities in the normal course of their work assignments as follows:
  - a. Assign Class-A priority to LBP hazard reduction activity within Deficiency Reports prepared as part of property inspections and work write-ups.
  - b. Detect and quantify the extent of the hazard posed by LBP on each home inspected for rehabilitation and/or painting.

- c. Write specifications for each rehabilitation/paint project which provide protection for the occupants during rehabilitation and maximum, cost effective control over LBP as required by the most current, applicable regulations.
  - d. Monitor LBP hazard reduction activity within rehabilitation projects for compliance with the specifications.
3. Amend the criteria for screening contractors applying for/or wishing to remain on the List of Eligible Contractors, to include certification as **lead abatement operatives** as may be currently required by applicable authorities. Inform rehabilitation contractors of certification requirements and deadlines, encourage their early training and qualification.



## **h. Monitoring Procedures**

The City regularly monitors its housing programs and affordable housing developments in order to assess program effectiveness and ensure compliance with City, State, and Federal regulations. Over the last several years, the Office of Housing and Neighborhood Development (OHND) has consolidated the monitoring of a number of housing programs within a newly-created Monitoring and Evaluation Unit, which has primary responsibility for ensuring that all affordable housing activities remain in compliance with applicable regulations.

### **1. General Monitoring Procedures**

All housing activities which are funded through OHND are governed by loan or grant agreements which require the recipients to comply with a variety of Federal, State and local requirements, including affirmative action and equal employment efforts, nondiscrimination, affirmative marketing efforts, prohibition on the use of lead-based paint, compliance with environmental protection requirements and procedures, tenant lease protection, payment of prevailing wages, insurance, bonding, financial standards and audit requirements, prohibition on conflict of interest, etc.

Recipients are monitored both during the project development phase and during operations to ensure that requirements are being met on a continuous basis. The City's monitoring policies, programs and procedures are regularly reviewed by HUD to ensure that the City is carrying out its responsibilities in the use of Federal funds.

### **2. Construction Requirements**

Construction projects are monitored, with the assistance of the Contract Compliance Unit in the Office of Public Works, to ensure that all affirmative action, equal employment opportunity, and prevailing wage ("Davis-Bacon") requirements are met. These requirements are included in City loan and grant agreements with developers, along with provisions that the requirements be passed through to construction contractors and subcontractors at every tier. Notices to proceed with construction work are not issued until the Contract Compliance Unit indicates that a project has met the requirements. In addition, the Contract Compliance Unit monitors projects during construction, including regular on-site visits, to ensure that requirements are actually being met.

### **3. Environmental Requirements**

Projects which receive Federal funding are generally subject to the provisions of the National Environmental Policy Act (NEPA) to ensure that the projects do not have an adverse impact on the environment. Environmental assessments under NEPA are performed by the City Planning staff in the Office of Planning and Building upon request from OHND.

#### **4. Marketing Requirements**

For all assisted housing developments, the City monitors marketing plans to ensure that project marketing solicits participation from all sectors of Oakland's diverse lower-income community. Housing developers who receive funding from the City or Redevelopment Agency must comply with the City's Affirmative Fair Housing Marketing Plan, which has been reviewed and approved by HUD.

Because conventional marketing plans often fail to reach all minority communities, the Office of Housing and Neighborhood Development reviews project marketing plans before their implementation. The Office currently meets with each project developer and the developer's management agent prior to unit lease-ups or sales in order to review marketing plans and ensure that information on housing openings and services is made widely available. The on-going monitoring of Office of Housing and Neighborhood Development projects for racial and ethnic diversity is performed by the Monitoring and Evaluation Unit.

#### **5. Post-Occupancy Monitoring**

OHND also has responsibility for monitoring new construction and rehabilitation development projects on an annual basis to ensure that: (1) rents are below the maximum limit established by each applicable program; (2) occupancy is restricted to eligible households; (3) tenant incomes are re-examined every year as required; (3) units are well maintained; and (4) the projects remain fiscally sound.





## **SECTION III**

### **ANNUAL PLAN**



This section of the CHAS describes the City's plan of action for the first year covered by the CHAS, Federal fiscal year 1994 (October 1, 1993 through September 30, 1994).

The Annual Plan is divided into several subsections. The Strategy Implementation subsection describes the actions that will be undertaken to address the priorities identified in the Five Year Strategy. For each priority, there is a description of the category of residents to be assisted, the types of activities to be carried out, the programs and resources that will be used, and specific goals for the year. Also included is a discussion of how Federal funds will be used to leverage other public and private resources and how any matching requirements will be met, an identification of any geographic targeting for specific programs, and a listing of the agencies responsible for carrying out the plan.

The subsection entitled "Other Actions" details specific activities to address public policies that constitute barriers to affordable housing, steps to improve the institutional delivery structure for affordable housing, actions to improve the management, operation and living environment of public housing, and to foster greater resident participation in public housing management and opportunities for homeownership, and plans to address the issue of lead-based paint hazards in housing.

Subsequent subsections describe the City's plan to integrate an anti-poverty strategy into its affordable housing programs, and efforts to foster greater cooperation among different governmental agencies responsible for affordable housing activities and among housing and service providers. Finally, the concluding subsections contain certain certifications required by HUD, and a summary of, and response to, comments received during the required 30-day public comment period.



**a. Strategy Implementation**

**1. Investment Plan**

**i. Priority a: Expansion of Homeownership Opportunities**

*Categories of Residents:*

Low income first-time homebuyers (between 51% and 80% of median income). Some assistance may be provided to households with incomes between 31% and 50% of median.

*Housing Activities:*

First-time homebuyer assistance, new construction, moderate and substantial rehabilitation.

*Programs and Resources:*

CDBG, HOME, Oakland Redevelopment Agency Low and Moderate Income Housing Fund, Mortgage Credit Certificates, Federal Home Loan Bank Affordable Housing Program, private lenders' Community Homebuyer Programs. The City will encourage and support efforts by developers to secure any available financing under Federal and nonFederal programs in support of the activities described above.

*One Year Goals*

Provide second mortgages to 30 households under a new HOME-funded first-time homebuyers program.

Provide downpayment assistance (2 percent) to 100 first-time homebuyers to assist them to participate in Community Homebuyer Programs.

Provide 100 households with Mortgage Credit Certificates.

Prepare and issue a Request for Proposals for development of homeownership housing on vacant City-owned land.

Negotiate and execute a Disposition and Development Agreement with the developer of the Martin Luther King, Jr. Plaza project, which will include development of new homeownership housing.

Construction is expected to start on the following projects:

- MacArthur Park (100 units in the Elmhurst area)
- Kennedy Tract (53 units in the Fruitvale area)
- West Oakland Development Project (1 affordable unit in the West Oakland area)
- Oakwood Estates (10 units in the Elmhurst area, also counted as "completions")

Construction is expected to be completed, and marketing efforts will be undertaken, for the following projects:

- Town Square (5 affordable units in the Elmhurst area)
- Central East Oakland In-Fill Housing (2 affordable units in the Central East Oakland area)
- North Oakland In-Fill Housing (2 affordable units in the North Oakland area)
- Habitat for Humanity (8 affordable units in the Elmhurst area)
- Oakwood Estates (10 affordable units to be completed; 8 to be sold)

## **ii. Priority b: Expansion of the Supply of Rental Housing**

### *Categories of Residents*

Primary emphasis is given to all lower income families, with a secondary emphasis on lower income seniors and other households.

### *Housing Activities*

Acquisition, new construction, substantial rehabilitation.

### *Programs and Resources*

HOME, CDBG, Oakland Redevelopment Agency Low and Moderate Income Housing Fund, City of Oakland Predevelopment Loan Program, program income received as the result of the repayment of loans made under the Federal Housing Development Grant Program, Low Income Housing Tax Credits, private financing, including the Federal Home Loan Bank's Affordable Housing Program. The City will encourage and support efforts by developers to secure any available financing under Federal and non-Federal programs in support of the activities described above.

### *One Year Goals*

The City will work with the developers of the Hamilton Hotel (rehabilitation of an earthquake-damaged residential hotel in the downtown area) and Evelyn Rose Housing (new construction of family housing in the Elmhurst area) to secure the necessary financing to develop these projects.

The City expects to award \$2.9 million made available from fiscal year 1992 HOME funds, and an additional \$1.2 million made available from fiscal year 1993 funds, to rental housing production projects. Specific developments have not yet been identified.

Much of the construction work to be undertaken in the coming year involves commencement and/or completion of rehabilitation of housing damaged in the 1989 Loma Prieta Earthquake.

Construction is expected to start on the following projects:

- Woodrow Hotel (rehabilitation of an 84-unit, earthquake-damaged residential hotel in the downtown area, serving households with incomes below 30% of median income)
- Madison Park Apartments (rehabilitation of a 98-unit, earthquake-damaged apartment building in the downtown area, serving small family households in both the 0 - 30% and 31 - 50% of median income ranges)

Construction is expected to be completed on the following projects

- San Pablo Hotel (rehabilitation of a 144-unit, earthquake damaged residential hotel in the downtown area serving senior households with incomes below 30% of median income)
- Drake Apartments (rehabilitation of a 50-unit, earthquake damaged apartment building in the downtown area, serving very-low income individuals and families)
- Hugh Taylor House (conversion of an old convalescent home to 43 single-room occupancy housing units for very low income households)
- The first six units in Jubilee West's Scattered Site Project (rehabilitation of 14 units of rental housing, of which 11 will serve very large families; targeted to very low income households)

### iii. **Priority c: Provision of Rental Assistance for Very Low Income Households**

#### *Categories of Residents*

Very low income renter families and individuals, with a particular emphasis on households with incomes less than 30% of median income.

#### *Housing Activities*

Rental assistance.

#### *Programs and Resources*

Section 8 Certificates and Vouchers, Section 8 Moderate Rehabilitation.



### *One Year Goals*

Because the Oakland Housing Authority has already allocated its entire supply of Section 8 Vouchers and Certificates, the only additional Section 8 tenant-based assistance that is expected to be committed in the coming year is 50 vouchers that have been applied for under the Family Self-Sufficiency Program, and 25 rental certificates that were applied for under the Family Unity Program.

New rental assistance will also be provided to households that move into the Drake Apartments, an earthquake-damaged building for which rehabilitation is expected to be completed during the coming year.

Although the HOME Program allows funds to be used for the provisions of tenant-based rental assistance (much like the Section 8 program), the City has chosen not to use HOME funds for this purpose because the HOME Program allows rental assistance contracts for only two years at a time. The City believes that this is not a sufficient period (Section 8 contracts are for a period of five years or longer), and that it would be misleading to very low income households to provide them with assistance that potentially would not be replaced after only two years.

#### **iv. Priority d: Preservation and Improvement of the Existing Housing Stock**

##### *Categories of Residents*

Lower income homeowners, lower income renters.

##### *Housing Activities*

Acquisition, moderate and substantial rehabilitation.

##### *Programs and Resources*

Home Maintenance and Improvement Program (CDBG), Self-Help Paint Program (CDBG), Access Improvement Program (CDBG), Low Income Housing Preservation and Resident Homeownership Act (LIHPRHA - Title VI), Oakland Redevelopment Agency, California Natural Disaster Assistance Program, private financing, volunteer labor.

### *One Year Goals*

Based on past performance, it is anticipated that 35 low income homeowners will be provided with assistance under the HMIP program to rehabilitate their homes. An additional 200 owners will be provided with free exterior paint under the Self-Help Paint Program.

Under the Access Improvements Program, funding will be provided for approximately 10 units of homeownership and/or rental housing, in order to make these units accessible to persons with physical disabilities.

Continuing efforts to rehabilitate housing that suffered moderate damage in the 1989 Loma Prieta Earthquake are expected to result in the completion of work on 80 homeownership units and 50 rental units (this is in addition to units being restored in residential hotels and larger apartment projects as described elsewhere in this CHAS).

Several large projects involving the rehabilitation of earthquake-damaged residential hotels in the downtown area are expected to be completed during the year. All of these projects will serve very low income individuals and small related households.

- Sutter Hotel (102 units)
- Hotel Oakland (complete repair of 20 earthquake-damaged units; seismic improvements to entire 315-unit building)
- Coit Apartment Hotel (105 units)

The City will undertake efforts to develop programs that can be used, in conjunction with private sector financing, to facilitate the acquisition and rehabilitation of vacant and abandoned housing.

The City will continue to monitor the status of housing at risk of conversion to market-rate housing because of expiring Federal regulatory restrictions, and will seek to provide assistance to tenant groups and nonprofit corporations seeking to preserve such housing as long-term affordable housing. In particular, the City will continue to work with HUD, residents, nonprofit developers, and community organizations to ensure that the Keller Plaza project (which has filed a Notice of Intent to seek incentives to remain affordable housing) is rehabilitated and preserved as affordable housing.

**v. Priority e: Assistance for Homeless Persons**

The Oakland Commission on Homelessness will present to the Oakland City Council a proposed City of Oakland Homeless Plan. The Plan is intended to address the issues of lack of affordable housing for those with very low or no income, the lack of income due to low wages or inadequate public assistance levels, and the lack of access to necessary support services. If adopted, the Plan could result in a number of new initiatives, in addition to those discussed below, to address the underlying causes of homelessness.

***Emergency and Transitional Housing***

***Categories of Residents:***

Homeless individuals and families with children, battered women, women with substance abuse issues, other homeless persons with special needs.

### *Activities:*

Acquisition, new construction, rehabilitation, rental assistance, supportive services, operating support.

### *Programs & Resources:*

Emergency Shelter Grant (ESG) Program; Transitional Housing Program; Supportive Housing Program; HUD Property Disposition Programs; CDBG; Safe Havens for the Homeless; FEMA; California Emergency Shelter Program (ESP); City of Oakland Emergency Housing Program; Oakland Redevelopment Agency; Private Funds.

### *One Year Goals:*

- Provide funding for operating support and supportive services for 12 to 17 homeless services providers
- Provide funding to 2 homeless service providers and several voucher providers to provide 6,500 person-nights of winter relief shelter
- Provide at least 6,000 person-nights of motel/hotel vouchers
- Provide funding to 2 shelter operators to provide shelter for battered women
- Fund 1 residential shelter program for women with substance abuse problems
- Provide grant support to ESN to act as a clearing house to homeless service providers, and to complete and publish a report on the profile of homeless persons in Oakland
- Secure funding from State and Federal emergency shelter programs to be used to fund 3 to 5 service providers to pay for emergency shelter essential services
- Secure State and Federal funds for acquisition and moderate rehabilitation of new transitional housing facilities
- Lease and/or assist providers to lease all available HUD Leased Single Family Housing in Oakland for transitional housing for homeless families with children
- Provide funding for 5,000 client-hours of supportive services, including counseling, childcare, etc.

### *Homeless Prevention*

#### *Categories of Residents:*

Low income individuals and households earning between 0 and 30 percent of the area median family income.

### *Activities:*

Rental Assistance, Housing Counseling, Other Services.



### *Programs & Resources:*

CDBG; Section 8 Rental Assistance Programs (Family Unity in particular); HOPWA; Other City Funds.

### *One Year Goals*

- Advocate against further reductions in income support and other public assistance programs
- Provide counseling to homeowners to prevent loss of their homes through foreclosure
- Provide funding for payment of first and last months' rent and security deposits
- Provide funding for landlord-tenant mediation services to prevent evictions
- Consider the adoption of an ordinance to provide for eviction from rental housing only for "just cause"
- Provide rental assistance to families in which children are at risk of being removed to foster care, or are being returned from foster care

### *Assistance to Homeless Persons to Make the Transition to Permanent Housing and Independent Living*

#### *Categories of Residents:*

Homeless individuals and families, including those with special needs.

#### *Activities:*

New construction, rehabilitation, support services, rental assistance.

### *Programs & Resources:*

HOME; CDBG; HOPWA; Low Income Housing Tax Credits; Section 8 Moderate Rehabilitation for SROs; Shelter Plus Care.

### *One Year Goals:*

- Assist at least 1 provider to obtain funding to address the special needs of the clients served
- Apply/obtain funding to construct and/or rehabilitate a multi-unit affordable housing facility serving formerly homeless persons
- Complete rehabilitation of a 4-unit building at 1226 73rd Avenue to provide permanent housing for the homeless
- Provide technical assistance to Operation Dignity (Veterans Resource Council) to acquire and rehabilitate several contiguous abandoned houses to provide shelter for homeless veterans

- Alameda County will apply for funds for tenant-based rental assistance for homeless persons with special needs under the Shelter Plus Care program, a portion of which will be used to assist homeless Oakland residents
- Provide project-based rental assistance and supportive services to 85 homeless individuals at the Coit Apartments
- Complete rehabilitation of 40 units of SRO housing, and provide project-based rental assistance and supportive services for homeless individuals, at the Mark Twain Senior Center
- Begin rehabilitation of the Harrison Hotel, which, when completed, will provide project-based rental assistance and supportive services for homeless individuals
- Begin construction on the 20-unit Dignity Housing West II project, which will provide project-based rental assistance, a day care center, and supportive housing services for small and large homeless families and persons at risk of becoming homeless

**vi. Priority f: Plan for Assisting Non-Homeless Persons with Special Needs**

*Categories of Residents*

Primary emphasis will be given to assisting families and individuals who are HIV-positive or have AIDS. Secondary emphasis will be given to seniors, persons with physical or mental disabilities, and other persons with special supportive housing needs.

*Housing Activities*

Acquisition, new construction, substantial rehabilitation, supportive services, rental assistance.

*Programs and Resources*

HOME, Oakland Redevelopment Agency Low and Moderate Income Housing Fund, Section 811 Supportive Housing for the Disabled, Housing Opportunities for Persons with AIDS (HOPWA), Low Income Housing Tax Credits, Section 202 Supportive Housing for the Elderly, private financing from banks and foundations, Section 8.

*One Year Goals*

The City will assist the developers of two projects serving persons who are HIV-positive or have AIDS -- Hale Laulima and 269 Vernon Street -- to secure financing and move towards commencement of construction activities on their projects. HOME funds and/or Redevelopment Agency funds may be provided if required and if the projects meet all City guidelines. The City will continue to pursue funding, and support applications by other entities, under the HOPWA program.

The City will support applications by nonprofit organizations under the Section 202 and Section 811 programs to provide supportive housing for seniors and the disabled.

## **2. Leveraging of funds/matching funds**

### **i. Leveraging of Non-Federal Resources**

The City has a strong record of leveraging non-Federal funds through the use of Federal housing funds. In particular, by providing reservations of funds to specific projects during the predevelopment and preconstruction phases, the City assists developers in obtaining commitments from State and private sources. The City also actively supports efforts by developers to secure other funding by providing letters of support and encouraging other funding sources to invest in Oakland-based projects. In allocating its housing funds, including Federal funds such as CDBG and HOME funds, the City gives preference to projects which leverage greater amounts of outside funding.

The City has recently secured a commitment from the Federal National Mortgage Association (FNMA), through the "House Oakland" program, to promote private lending activity and equity investments of approximately \$1 billion over the next five years. The agreement with FNMA specifically anticipates that such funds will be used in conjunction with programs such as the Community Development Block Grant Program and the HOME Program.

Through the Oakland Housing Partnership, a housing equity fund whose general partner, CASH, Inc., was formed by the City, millions of dollars are raised every year through the syndication of Federal Low Income Housing Tax Credits. These leveraged funds are used to provide direct equity investments in affordable rental housing projects.

### **ii. Matching Funds for Federal Programs**

Several Federal housing programs require that matching funds be provided. The City will meet these requirements as follows:

#### *HOME Program*

Beginning with funds made available in Fiscal Year 1992-93, the HOME Program generally requires that HOME funds be matched with non-Federal funds at a rate of 25 percent (30 percent for new construction activity). The City of Oakland has been designated under a statutory formula as a City experiencing fiscal distress, and therefore its matching funds requirement would be reduced by 50 percent. However, because of the Oakland Hills fire in October 1991, which resulted in a formal Federal declaration of a disaster area, the City has applied for and received a full waiver of the HOME matching funds requirement for both Fiscal Year 1992-93 and Fiscal Year 1993-94.



### *Emergency Shelter Grant and Transitional Housing Program*

These two Federal programs, which provide funding for the acquisition, development and operation of emergency and transitional housing for the homeless, require that the City provide matching funds from non-Federal sources. The City provides funding from its General Fund, under the Emergency Housing Program, in order to meet this requirement.

### *Rental Rehabilitation Program*

Although the Rental Rehabilitation Program was discontinued in Fiscal Year 1991-1992, the City continues to draw down funds made available from Federal appropriations in prior years. These funds must be matched on a 1 for 1 basis by private investments. The City will continue to ensure, as it has in the past, that projects assisted with Rental Rehabilitation Program funds will meet or exceed these requirements.

### *Other Federal Programs*

To the extent that other Federal programs require that Federal funds be matched in some proportion by contributions from the City, the City has met this requirement by providing local funding, particularly from the Redevelopment Agency. It is anticipated that this practice will continue during the period covered by this Annual Plan.

## **3. Geographic Distribution**

Most of the City's housing programs are not targeted to specific areas, but are available Citywide. Given the limited number of sites available for housing development, the City has chosen not to restrict development to particular areas at this time. Similarly, because the Section 8 program is designed to promote greater choice for low income renters, the Housing Authority must allow tenants to rent a qualifying unit anywhere in the City, and cannot target such assistance to particular areas.

The Home Maintenance and Improvement Program (HMIP), which is funded from Community Development Block Grant funds, is restricted to owner households who reside within one of the City's seven Community Development District Councils.

The Rental Rehabilitation Program is targeted to those units which will remain affordable to lower income households after rehabilitation, even in the absence of any rent restrictions (which are prohibited by Federal regulations). In order to meet this objective, Rental Rehabilitation assistance is limited to those areas within the Community Development Districts that clearly qualify as lower income neighborhoods.

#### **4. Service Delivery and Management**

The City's affordable housing development activities and homeless housing assistance programs are coordinated by the Housing Development Section in the Office of Housing and Neighborhood Development. This section is also responsible for the administration of contracts to fair housing organizations, relocation assistance, and preparation of the CHAS. For more information, call 238-3502.

Rehabilitation programs for owner-occupied and rental property are administered by the Housing Rehabilitation Services Section in the Office of Housing and Neighborhood Development. This section also administers the Access Improvement Program, which provides financing to make owner-occupied and rental property accessible to disabled persons. For more information, call 238-3909.

The City's mortgage revenue bond programs, the HouseOakland Program (Fannie Mae Central Cities Initiative), and work with CASH, Inc. and the Oakland Housing Partnership, are administered through the Office of the Deputy Director for Housing in the Office of Housing and Neighborhood Development. For more information, call 238-3501.

Counseling for lower-income homebuyers facing default and foreclosure, education and outreach for first-time homebuyers, and marketing of first-time homebuyer programs is handled by the Housing Counseling Section in the Office of Housing and Neighborhood Development. For more information, call 238-3056.

The public housing and Section 8 rental assistance programs are managed by the Oakland Housing Authority. For more information, call 874-1500.

Enforcement of City housing codes is handled by the Code Compliance Section in the Office of Planning and Building. For more information, call 238-3381.

#### **5. CHAS Table 3A: Annual Investment Plan**

Table 3A identifies the Federal programs and types of activities for which the City will either directly apply for funds, or will support applications by other entities. In general, the City supports all efforts to secure funding for the provision of housing and supportive services consistent with the goals and strategies described in the Five-Year Strategy.

Section A of the table describes Federal programs under which the City or other entities receive funding by formula or entitlement. Also indicated in this section is an estimate of the percentage of such funds to be allocated to different types of housing activities.

Section B of the table describes Federal programs for which funding is allocated on a competitive basis. Also indicated here are the types of activities for which such funds will be used.

Section C of the table provides an estimate of the manner in which State, local and private funds made available for use in conjunction with Federal funds will be allocated among different housing activities. Pursuant to HUD instructions, this section of the table does not include any planned uses of non-Federal funds that will not be used in conjunction with Federal funds. For example, if City funds are used to support first-time homebuyer assistance, but no Federal funds are used for this program, the City funds will not be reflected in this table.

It should be noted that the information presented in Table 3A is an estimate only, and that final allocations may vary depending on actual funding received and the types of activities which are approved by HUD and other funding sources.



## CHAS Table 3A

U.S. Department of Housing and Urban Development  
Office of Community Planning and DevelopmentComprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction:

FY:

City of Oakland

1994

Funding Source	Amount Received by the Jurisdiction Last Fiscal Year (\$000s) (A)	Plan to Apply/ Submit (B)	Planned Use of Resources Expected to be Received during the FY								Amount Received by Other Entities Last Fiscal Year (\$000s) (K)	Support Application by Other Entities (L)
			Acquisition (C)	Rehabilitation (D)	New Construction (E)	Rental Assistance (F)	Home Buyer Assistance (G)	Planning (H)	Support Services (I)	Operating Costs (J)		
A. Formula/Entitlement Programs												
1. HOME	2,830	X		30%	35%		20%	10%		5%		
2. CDBG (\$11,536)	5,976	X	5%	75%	10%	2%		3%	5%			
3. ESG	118	X		10%					45%	45%	0	X
4. HOPWA	723	X	10%	20%	20%	20%		10%	10%	10%		
5. DOE/Other Energy Programs	0	X		100%							0	
6. Public Hsg Comprehensive Grant				85%				15%			10,838	
7. Subtotal - Formula Programs	9,647										10,838	
B. Competitive Programs												
8. HOME	0	X	X	X	X		X	X		X		
9. HOPE 1	0										0	
10. HOPE 2	0		X	X		X	X	X	X		0	X
11. HOPE 3	0										0	X
12. ESG	0	X		X					X	X	0	X
13. Supportive Housing	0	X	X	X	X	X			X	X	0	X
14. HOPWA	0	X	X	X	X	X		X	X	X	0	X
15. Shelter Plus Care	*	X				X						
16. Safe Havens	0	X	X	X					X	X	0	X

\* Eligible only under certain circumstances.



**CHAS Table 3A Investment Plan - Continued**

Funding Source	Amount Received by the Jurisdiction Last Fiscal Year (\$000s) (A)	Plan to Apply/ Submit (B)	Planned Use of Resources Expected to be Received during the FY								Amount Received by Other Entities Last Fiscal Year (\$000s) (K)	Support Application by Other Entities (L)
			Acquisition (C)	Rehabilitation (D)	New Construction (E)	Rental Assistance (F)	Home Buyer Assistance (G)	Planning (H)	Support Services (I)	Operating Costs (J)		
<b>B. Competitive Programs Continued</b>												
17. Rural Homeless Housing	0										0	
18. Sec. 202 Elderly			X	X	X	X			X		0	X
19. Sec. 811 Handicapped			X	X	X	X			X		1,037	X
20. Moderate Rehab SRO						X					0	X
21. Rental Vouchers						X					0	X
22. Rental Certificates						X					0	X
23. Public Housing Development			X	X	X						0	X
24. Public Housing MRDP Drug Enforcement				X							660	X
25. Public Housing CIAP				X							591	X
26. DOE/Other Energy Programs	0	X		X	X						0	
27. LIHTC											11,237	
28. FmHA											0	
29. Lead-Based Paint Abatement	0	X		X				X		X		
30. Other RRP Program Income	628	X		X							0	
31. Subtotal Competitive Programs	628										13,525	
<b>C. 32. Total - Federal</b>	10,275										24,363	
33. Total - State	0								50%	50%	15	
34. Total - Local	12,038			25%	30%	5%	20%	10%	5%	5%	N/A	
35. Total - Private	0			20%	35%	5%	30%		5%	5%	41,282	
36. Total - All Sources	22,313										66,260	

6. CHAS Table 3B: Goals for Households and Persons to be Assisted with Housing (Federal Funds Only)

Table 3B describes the City's goals for persons to be assisted with housing during fiscal year 1993-94. In reading this table, it should be noted that HUD's instructions explicitly require that the City count only those households who are assisted with Federal funds, either alone or in combination with State, local and private resources. Households assisted with resources that do not include Federal funds are not reported in this table.

For example, although the City provides extensive assistance to first-time homebuyers through the provision of below-market rate loans funded from mortgage revenue bonds, as well as through the investment of other local resources, this assistance is not reflected in Table 3B because Federal funds are not involved.

In addition, it should be noted that HUD's definition of assisted households counts only the following types of assistance:

1. A renter is benefitted if the household takes occupancy of affordable housing that is newly acquired, newly constructed or newly rehabilitated, and/or receives newly allocated rental assistance.
2. An existing renter is benefitted if the rehabilitation of the unit is completed during the fiscal year, and the rehabilitation work results in the unit being brought up to the HUD Section 8 Housing Quality Standards.
3. An existing homeowner is benefitted if the rehabilitation of the home is completed during the fiscal year. A first-time homebuyer is assisted if a home is purchased during the year. Units must meet the HUD Section 8 Housing Quality Standards; households provided with minor home repairs and painting are not counted as "households assisted."
4. A homeless person is benefitted if the person becomes an occupant of transitional or permanent housing. Persons receiving emergency shelter are not deemed assisted under this definition.
5. A non-homeless person with special needs is benefitted only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of a new rental assistance contract during the year. The provision of supportive services independent of housing assistance, or to already existing housing units, is not included in this definition.



# CHAS Table 3B

## Goals for Households & Persons to be Assisted with Housing

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Oakland

FY:

1994

Assistance Provided by Income Group	Renters					Owners				Homeless		Non-Homeless Special Needs (L)	Total Goals (M)	Total Section 215 Goals (N)
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Existing Homeowners (F)	1st-Time Homebuyers with Children (G)	All Others (H)	Total Homeowners (I)	Individuals (J)	Families (K)			
1. Very Low-Income (0 to 30% of MFI)*	110	401	104	164	779					121	8	4	912	708
2. Very Low-Income (31 to 50% of MFI)*	115	63	18	4	200	18			18				218	189
3. Other Low-Income (51 to 80% of MFI)*	14	19	10		43	17	27	5	49				92	53
4. Total Low-Income (lines 1 + 2 + 3)	239	483	132	168	1,022	35	27	5	67				1,119	950

\* Or based on HUD adjusted income limits, if applicable.

## **b. Other Actions**

In addition to the investment plan described above, the City and other entities operating within the City intend to undertake a number of other actions to address housing needs and problems in the City. These include efforts to modify or mitigate the impact of any public policies which act as barriers to public housing, improvements to the institutional delivery structure to address any gaps or weaknesses identified in the Five-Year Strategy, efforts to improve the physical condition and management of public housing and promote greater resident involvement in public housing management and create opportunities for homeownership by public housing residents, and efforts to reduce the hazards of lead-based paint in housing.

### **1. Public Policies**

The following actions will be undertaken to address some of the public policy barriers to affordable housing that were identified in the Five Year Strategy:

- The City will actively support State Proposition 168, which will modify Article 34 of the California State Constitution to make it easier to provide financing for affordable housing development projects.
- The City will actively support efforts to place on the June 1994, State ballot a measure that would provide for issuance of bonds to finance affordable housing development projects, thereby allowing the State to once again provide financing for affordable housing.
- The City will continue to explore options for expanding opportunities for development of housing by relaxing zoning restrictions where appropriate.
- The City will explore mechanisms for developing a broader community consensus on the need for affordable housing developments, in order to overcome problems of neighborhood resistance to affordable housing projects.

### **2. Institutional Structure**

A number of efforts will be pursued to improve the institutional structure for providing affordable housing:

- To improve the capacity of nonprofit housing development organizations, the City will make available \$140,000 in funds from its FY 1993 HOME allocation for operating costs for Community Housing Development Organizations. The City will also encourage nonprofit organizations to seek assistance from nonprofit intermediary organizations that provide technical assistance and training for nonprofit development organizations.
- The City will develop formal guidelines and model loan documents for homeownership development projects.
- The Office of Planning and Building will undertake efforts to streamline the building permit process in order to shorten the time required to obtain permits.

- Through the HouseOakland program, the City will work with FNMA to increase private lending and equity investments in affordable housing throughout the City.
- The City will fill four vacant positions that currently exist in the Housing Development Section of the Office of Housing and Neighborhood Development, thereby restoring its capacity to plan and implement affordable housing programs.

### **3. Public Housing Improvements**

#### **i. Improvement of Management and Operations in Public Housing**

Specific plans for improving the management and operation of public housing are set forth in the Oakland Housing Authority's Annual Plan under the Comprehensive Grant Program. Among the planned actions are a study of the feasibility of decentralizing maintenance operations to more effectively address the problem of providing maintenance services for 12 major and 250 scattered sites, establishment of resident security patrols, and hiring resident managers under a Management On-site Presence Enhancement Program.

#### **ii. Improvement of the Living Environment**

Using funds obtained from the Comprehensive Grant Program, prior year funding under the Comprehensive Improvement Assistance Program (CIAP), and other sources, the Oakland Housing Authority will continue its efforts to address the many physical and social problems that now exist in public housing developments through a strategy that includes both comprehensive modernization of some the Authority's oldest developments, and more immediate repairs and renovations to address the most pressing needs at individual housing developments, including in particular security measures for identified "hot spots" of drug-related crime. Copies of the relevant sections of the Housing Authority's Comprehensive Grant Program Annual Plan are contained in Appendix C.

Specific actions include: general rehabilitation and modernization; upgrading some existing public housing units to provide more options for the disabled; energy conservation; testing and abatement of lead-based paint hazards; installation of fencing, lighting and other security measures; development of community centers for use by project residents; and the use of Federal "Public Housing Drug Elimination Program" funds to combat drug-related crime in public housing projects.

The Authority has applied for a FY 1994 Department of Justice "Police Hiring Supplement" grant for funding to provide 6 Officers (for a three year period) to supplement the four Officers already designated for community policing.

The Authority will be applying for the Urban Revitalization Demonstration grant through the Department of Housing and Urban Development. The Authority's proposal will provide for extensive rehabilitation at the Lockwood Gardens and three small scattered site (in East Oakland) public housing developments. In addition to the physical rehabilitation, community centers with recreational, public meeting, and job training facilities will be constructed at Lockwood Gardens and the adjacent public housing development Coliseum Gardens. Finally, a social service



program will be operated for the residents in conjunction with the Mayor's Office and a number of local service organizations.

The Authority will also be applying for funding through the Department of Housing and Urban Development's "Public Housing Drug Elimination Program" (PHDEP). There is discussion currently going on in the Federal government that PHDEP may be replaced with the "Community Partnership Against Crime Program" (COMPAC). While it is expected that COMPAC will be similar to PHDEP in its orientation in preventing and/or stopping drug-related crime, because the Authority is not sure which program will be in effect this year (and what the regulations will permit), no definitive plans have been determined for a specific proposal at this time.

#### **4. Public Housing Resident Initiatives**

##### **i. Resident Participation in Management**

The Oakland Housing Authority is pursuing two courses of action for increasing resident participation in management of public housing. First, the Authority is seeking to develop resident councils at large family and selected small public housing developments. The Authority has nine staff members in the Resident and Community Services Department that are spending all or part of their time in developing and/or strengthening resident councils at the Authority's seven largest family public housing developments and in selected smaller family housing developments. Additionally, the Authority solicits resident input into the Authority's annual Comprehensive Grant Program grant submittal to HUD (this is the Authority's funding source for long-term physical and management improvements, which is approximately \$10 million per year). Second, the Authority is considering a pilot program which will place resident managers into two large family public housing developments. These resident managers will perform the full range of duties of a Housing Manager for the Authority.

##### **ii. Resident Opportunities for Homeownership**

The Authority does not anticipate any activity in the current fiscal year in providing homeownership opportunities for public housing residents. As stated in the Five Year Strategy, the Authority's policy is that the sale of the public housing stock will reduce the affordable housing stock in Oakland, and thereby have a negative impact on low-income families. However, if other homeownership opportunities for clients of the Authority arise that do not reduce the stock of affordable rental units, the Authority would be interested in participating. Additionally, it is the Authority's understanding that the Federal policies for homeownership of public housing is under review and is likely to change. As such, these changes may make the Authority's participation feasible in the future.

## **5. Lead Based Paint Hazard Reduction**

### **i. General Actions to Address Lead-Based Paint Hazards**

A number of actions are planned for the coming year as part of an effort to address the problem of lead-based paint hazards in Oakland. As described in the Five-Year Strategy, Oakland is part of the Alameda County Joint Powers Authority, which has established specific quantitative objectives for the coming year. For the City of Oakland, these goals include the following:

#### **Community Education**

Individual contacts/targeted mailings	7,590
Community Presentations	132
Fairs/Festivals	10
Information Line	990

#### **Health Provider Outreach**

Presentations to 50 providers	32
Provide information packets to physicians	39
Intensive outreach to pediatric practices	4
Establish memoranda of understanding with community clinics	2
Training for public health nurses	33

#### **Referral for Blood Screening**

Children screened at events	132
Memoranda of understanding with laboratories for reporting	3

#### **Case Management**

Manage and monitor cases	164
--------------------------	-----

#### **Environmental Assessment**

Diagnostic assessments	198
Comprehensive assessments	118

#### **Contractor Training**

Contractor scholarships	25
Contractors trained in apprenticeship program	6

## Hazard Reduction

Finance, abate and monitor housing units	38
Technical assistance on abatement of housing units	16

### Management/Administration (these are County-wide activities)

- Complete 3 grant applications
- Provide staffing to advisory/governing bodies
- Develop program operating systems
- Recruit, train and supervise 38 staff

## **ii. Efforts to Integrate Lead-Based Paint Hazard Abatement in City Programs**

The City also plans a number of actions to address lead-based paint hazards as part of its housing rehabilitation programs. These actions include the following:

1. Update information fact sheets distributed to participants of programs funded with Federal money administered by the Housing Rehabilitation Services Section to comply with current HUD Guidelines.
2. Conduct a survey to determine the presence of children in homes participating in the programs of the Housing Rehabilitation Services Section. Revise program documents and expand client information responsibilities.
3. Update *The Self-Help Paint Program - A Fact Sheet* to incorporate the latest information available on the subject of lead paint handling.
4. Create a check list for use by rehabilitation staff to assist them to ascertain the presence of lead-based paint hazards in participating housing in preparation for rehabilitation work.
5. Compile, analyze and record current and future data to determine the extent of the lead-based paint hazard in target housing within our jurisdiction.
6. Continue lead abatement training for rehabilitation staff over the next twelve months.
7. Continue to develop working relationships with the Joint Powers Authority for Lead Abatement and other groups working with lead issues.
8. Explore and improve lead-based paint handling methods through pilot projects.
9. Encourage client families to obtain testing for resident and frequent visitor children under the age of seven.



10. Annually review and refine work practices in the handling of lead paint hazards.
11. Modify and augment the Housing Rehabilitation Services Section's programs to meet the increased community demand which may arise from the increased awareness of lead paint hazards.
12. Seek out available grants for ongoing study and development of policy, methodology and programming to keep abreast of emerging responsibilities.

### c. Anti-Poverty Strategy

As noted in the Community Profile, over 18 percent of Oakland's residents are living in households with incomes below the poverty line. The City is engaged in a variety of efforts to address this problem, including in particular a variety of initiatives aimed at reducing the level of unemployment in the City. The City has recently obtained approval for designating significant parts of the City as a State Enterprise Zone as part of a strategy to attract new businesses and expand employment opportunities for Oakland residents.

As part of its housing strategy, the City will undertake a number of actions aimed at reducing the number of persons in the City who are currently living in poverty. These actions include:

1. As part of an effort to provide more employment opportunities for Oakland residents, the City requires that all recipients of housing development funds from the City (including Federal funds made available to the City) make a good faith effort to ensure that Oakland residents are hired for new jobs that may be created as a result of such development projects. This program will include a central referral agency which will serve as a clearinghouse to match unemployed workers with contractors seeking new employees.
2. Many City-sponsored housing projects, particular in Single Room Occupancy housing and in housing targeted to the homeless, include a planned service component that aims, in part, at assisting very low income persons to develop the necessary employment and job search skills required to allow such persons to enter or return to paid employment and an ability to live independently.
3. Several housing projects and programs sponsored by nonprofit organizations have included specific efforts and/or requirements to employ homeless persons for both construction work and provision of services. It is anticipated that these efforts will be continued in the future.
4. The Oakland Housing Authority will provide assistance to residents in forming resident owned businesses. Although these efforts are still in the early stages of development, to encourage the establishment of such businesses, the Authority will seek opportunities to contract with resident owned businesses to perform work for the Authority.
5. The Oakland Housing Authority will have four staff members in the Resident and Community Services Department devoted to developing job training and employment opportunities for public housing residents. The staff will seek to continue the cooperative agreement for job training/placement of public housing residents with the "Women in Skilled Trades" job training program, and are currently negotiating agreements for similar programs with three other organizations. Additionally, as part of its Comprehensive Grant Program, the Authority sets public housing resident hiring goals for companies that have contracts in excess of \$100,000 with the Authority. The Resident and Community Services Department monitors contract compliance with these goals. Other efforts include

participation in various employment programs, such as the Summer Youth Employment Program and programs focused on employment of older adults.

6. The Oakland Housing Authority has applied for funding under the Family Self-Sufficiency Program, which will combine Section 8 assistance with supportive services designed to enable a family to become economically independent within 5 years.
7. The City may apply for, and will support applications by other entities, assistance under HUD's Youthbuild Program, which provides low income youth with education and job skills in conjunction with housing activities.



#### **d. Coordination Efforts**

A variety of actions are already underway, or will be initiated, to facilitate greater coordination among :

- Public agencies providing housing resources
- Assisted housing providers
- Private and governmental health, mental health and service agencies

These actions will include:

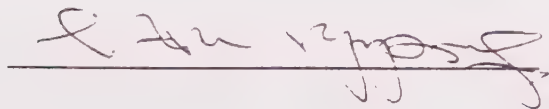
- Coordination of project-based rental assistance provided by the Oakland Housing Authority with housing development projects sponsored by the City. The City has reviewed and commented on the guidelines used by the Housing Authority in allocating such funds, and the Housing Authority has included consistency with the CHAS among its criteria.
- The City will continue to attend and participate in meetings of Oakland Housing Organizations, an umbrella organization comprised of nonprofit housing developers, housing advocacy organizations, fair housing providers, and service organizations. These meetings are also attended by representatives of the Oakland Housing Authority.
- Similarly, the City will continue to work closely with the Emergency Services Network of Alameda County, an umbrella organization comprised of organizations providing housing and supportive services to the homeless, including Alameda County Mental Health Services. The City will assist ESN in developing a new survey of emergency housing providers to determine the number of homeless persons being served and unserved, and to determine specific characteristics and needs of various homeless subpopulations.
- The City will form the City of Oakland Inter-Departmental Working Group on Homelessness (COWGH) which will include representation from most City departments, the Oakland Housing Authority, the Oakland Unified School District, and 16 law enforcement agencies. The COWGH will coordinate and monitor the City's response to homelessness.
- The Oakland Housing Authority will work with nonprofit and for profit housing providers and an array of government and nonprofit service providers as part of the implementation of the Shelter Plus Care program.
- The City's Office of Housing and Neighborhood Development will work closely with the Alameda County Department of Housing and Community Development, housing providers, and service providers to implement the Housing Opportunities for Persons with AIDS (HOPWA) program.

- Oakland Housing Organizations will continue to coordinate efforts to match single-room occupancy housing with supportive services as part of its SRO Management Committee.
- The Office of Housing and Neighborhood Development will maintain directories of assisted housing developments, emergency and transitional housing facilities, housing finance programs, and nonprofit housing development and homeless assistance organizations.
- The Eden Information and Referral Service ("Eden I&R") maintains a comprehensive listing of housing and services available to homeless people throughout Alameda County.
- As a member of the Alameda County Joint Powers Authority, the City of Oakland will work with governmental agencies and health agencies to address the problem of lead-based paint hazards.

**e. Certifications**

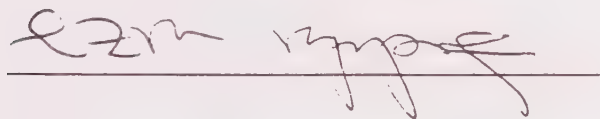
The City of Oakland hereby certifies that it will affirmatively further fair housing.

Signature of Authorized Official:

A handwritten signature in dark ink, appearing to read "E. J. [unclear]", is written over a horizontal line.

The City of Oakland hereby certifies that it has in effect and is following a residential antidisplacement and relocation assistance plan that, in the case of any such displacement in connection with any activity assisted with funds provided under the HOME Program, requires the same actions and provides the same rights as required and provided under section 104(d) of the Housing and Community Development Act of 1974 in the event of displacement in connection with a development project assisted under section 106 or 119 of such Act.

Signature of Authorized Official:

A handwritten signature in dark ink, appearing to read "E. J. [unclear]", is written over a horizontal line.



## f. Summary of Citizen Comments

The City received written comments on the draft CHAS from 13 different organizations and individuals. Many of the comments were suggestions for minor rewording, or provided additional information regarding the inventory of assisted housing, available programs, etc. For the most part, these suggestions were incorporated and are not summarized here because they were merely technical corrections.

A brief summary of the more substantive comments and the City's response follows. Comments are shown in **boldface**, and the response is shown in *italics*.

**One commenter suggested that the City's policy of requiring community-based housing development organizations to have prior development experience, or enter into a joint-venture with more experienced organization, discriminates against African-American developers, and suggested that the City provide financing and technical assistance to all community based organizations desiring to undertake neighborhood development projects.**

*The City's policy is designed to ensure that scarce public funds are utilized in an efficient and cost-effective manner and is applied consistently regardless of the racial or ethnic composition of a developer's governing board. The City has a long history of working with African-American community organizations, and expects that this will continue. The City is currently exploring methods for providing technical assistance to community-based nonprofits under the HOME program. It should be noted that HUD's own guidelines for Community Housing Development Organizations (CHDOs) under the HOME Program require that CHDOs be able to demonstrate the necessary experience and capacity to undertake housing development activities.*

**One commenter suggested that the City's housing strategy should include provisions for meeting the needs of persons with environmental illness/multiple chemical sensitivity.**

*The needs analysis contained in the Community Profile now contains an explicit reference to this population. Projects designed to serve this group would be eligible for financial assistance in the same manner as any other project serving persons with disabilities.*

**One commenter suggested that references to tables should include the appropriate page numbers, and that charts and tables on housing resources should include information regarding the name and type (nonprofit vs. for profit) of the ownership entity.**

*Cross references were inserted as requested. It was not possible to compile and include information on the name and type of the owners and operators of various housing projects for*

*inclusion in the CHAS, which exceeds the already stringent requirements established by HUD. Some of this information can be obtained separately from the City's Office of Housing and Neighborhood Development.*

**One commenter indicated that the CHAS should include more discussion of the extent to which affordable housing development has been carried out primarily by nonprofit developers over the past ten years.**

*The expanded role played by nonprofit developers over the past ten years has been noted in the discussion of the institutional delivery structure contained in the Five-Year Strategy portion of the CHAS.*

**One commenter suggested that the analysis of available programs should include a discussion of the State's CALDAP program, and should indicated that the State Predevelopment Loan Program has been phased out.**

*This suggestion has been incorporated in the final CHAS.*

**One commenter suggested that the discussion of planning efforts regarding re-use of military facilities slated for closure (contained in Section I.c.4) should note that OHO and ESN are represented on the East Bay Reinvestment Commission.**

*This suggestion has been incorporated in the final CHAS.*

**One commenter suggested that expansion of homeownership opportunities for first-time homebuyers should not be a top priority in light of other needs and resource constraints.**

*The analysis contained in the Community Profile indicates that homeownership rates have declined in Oakland over the past ten years. A number of community organizations have indicated strong support for homeownership programs, citing its importance for neighborhood stability. The City believes that this is an appropriate priority given current market conditions and trends. It should be noted that many of the City's efforts to expand homeownership rely on an expansion of efforts by the federal government and private lenders, and therefore the City's emphasis on homeownership cannot be measured solely by the amount of funds expended by the City.*

**Two commenters suggested that senior renter households should be assigned a relative numerical priority for assistance of "1" rather than "2", citing a very high level of need among this group.**

*The City has re-examined the needs analysis and has determined that senior renters in the 31 to 50 percent of median income category should be given a priority of "1" rather than "2", and this*

*change has been made. However, the priority for senior renters in the 51 to 80 percent category remain with a relative priority of "2", reflecting the fact that there are four times as many family households in this income group as there are seniors.*

**One commenter suggested that "all other households" in the very low income group should be assigned a priority of 1 rather than 2 to take into account the needs of homeless individuals.**

*The category "all other households" refers exclusively to existing renters. Single individuals who are homeless are discussed separately as part of the "Homeless" category.*

**Two commenters suggested that small renter households should be given a priority of 2 rather than 1.**

*This group has a very high need for housing assistance. Because the rate of housing problems is fairly high for this group, and because the number of households in this category is significant, the City has not changed the priority for this population.*

**One commenter suggested that acquisition should be included as an activity for serving the needs of renter households.**

*This suggestion has been incorporated in the final CHAS.*

**One commenter suggested that rental assistance should be a secondary rather than a primary activity.**

*As noted in the CHAS, for renter households with incomes below 30 percent of median income, who constitute a significant share of Oakland's population, rental assistance is the only program that can cover the gap between low income and high housing costs. As a result, in the final CHAS, rental assistance has been left as a primary activity for meeting the needs of very low income households.*

**One commenter noted that homeless seniors face particular problems in obtaining housing and services.**

*The final CHAS includes a fuller discussion of this issue.*



**One commenter suggested that elimination of housing discrimination should be an explicit priority of the City and that the CHAS should include strategies for addressing discrimination in the sale or rental of housing.**

*This suggestion has been implemented. Elimination of discrimination is now an explicit goal in the CHAS, and is discussed more fully in the sections dealing with priorities and with gaps in the institutional delivery structure for affordable housing.*

**Two commenters suggested that the CHAS should include provisions for innovative forms of housing development, including limited equity cooperatives, co-housing, secondary units, and live/work.**

*This suggestion has been accepted, and language to that effect appears in several places in the final CHAS. It should be noted that these types of projects have been eligible for City funding for quite some time, but there has been little interest on the part of developers and/or low income residents.*

**One commenter suggested a clarification that all population groups given a relative numeric priority of "1" are given equal weight in the City's strategy.**

*This suggestion has been incorporated in the final CHAS.*

**One commenter stated that the section on regulatory barriers should cite specific examples of the negative effects of downzoning.**

*No specific examples were cited, making it difficult for the City to include such a discussion in the CHAS.*

**One commenter indicated that the reference to "excessive zoning" of commercial corridors in the discussion of local zoning regulations is confusing, and suggested that the text should refer specifically to problems caused by downzoning major commercial corridors.**

*The language has been revised to clarify this issue, as suggested by the commenter.*

One commenter indicated that a number of organizations (and not only the Legal Aid Society, as stated in the draft CHAS), have stated that Oakland fails to zone sufficient residential sites at densities that would facilitate affordable housing development. The commenter also stated that the City's failure to identify adequate sites for affordable housing development constitutes the principal reason why the State has failed to approve the City's Housing Element.

*The City is responding to the State by providing an inventory of sites which could be used for development of affordable housing. The discussion in the CHAS has been revised to more clearly indicate that zoning is not the only barrier, and that sites most suitable for development may not always be zoned for residential use, or may not be zoned at a density necessary to make affordable residential development feasible.*

One commenter indicated that the General Plan update process will not in itself address the lack of suitable sites for affordable housing, particularly if the process relies on a series of neighborhood plans. The commenter noted that a neighborhood-by-neighborhood approach to rezoning will most likely result in a further reduction of adequately zoned sites. The commenter recommended that the City should initiate a comprehensive, City-wide rezoning process with the goal of increasing zoning for affordable housing within one year.

*The City does not currently have the staffing and budget to carry out a City-wide rezoning study. However, the City's Office of Housing and Neighborhood Development will work with the Office of Planning and Building to ensure that rezoning does not result in a lack of suitable sites for meeting the City's affordable housing needs. The CHAS now notes that the General Plan update process might result in further downzoning.*

One commenter indicated that the discussion of public housing should address longstanding problems of inadequate maintenance by the Oakland Housing Authority, and stated that the U.S. Department of HUD had made a finding that OHA fails to maintain many units in compliance with federal Housing Quality Standards. The commenter went on to suggest that the City should exercise greater oversight of maintenance in public housing through appointments to the Housing Authority Board, and that the City's Code Compliance unit should respond to complaints regarding public housing in exactly the same fashion as for privately owned housing (inspections followed by fee-charged reinspections if warranted), rather than routinely referring tenants to OHA maintenance first.

*The problems of deferred maintenance have been acknowledged by the Housing Authority, and the CHAS indicates that OHA is using funds from the federal Comprehensive Grant Program for a variety of necessary repairs and modernizations.*

*The City Council has recently established a joint City Council/Housing Authority Committee to discuss issues of common concern to the City and the Housing Authority.*

One commenter suggested that the City should adopt as a policy goal the provision of a resident manager in all public housing rental properties of more than 16 units, as required by State law.

*This suggestion has been forwarded to OHA.*

One commenter noted that many low income homeowners are at risk of losing their homes because of the high debt service burden imposed by reliance on "hard money lenders" to provide mortgage financing when conventional financing is not available. The commenter suggested that such homeowners require credit and financial counseling to prevent them from losing their homes and becoming homeless.

*The needs analysis discussion of the Community Profile (see section I.b.1.i) has been revised to highlight this problem. The discussion of homeless prevention measures in the Five Year Strategy and Annual Plan include homeowner counseling as one of the specific activities to be undertaken by the City.*



# **APPENDIX A**

## **GLOSSARY OF TERMS AND SUPPLEMENTAL GLOSSARY OF TERMS**



**GENERAL DEFINITIONS USED WITH THE CHAS**

Affordable Housing: Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

AIDS and Related Diseases: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Alcohol/Other Drug Addiction: A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.

Assisted Household or Person: For the purpose of identification of goals, an assisted household or person is one which during the period covered by the annual plan will receive benefits through the Federal funds, either alone or in conjunction with the investment of other public or private funds. The program funds providing the benefit(s) may be from any funding year or combined funding years. A renter is benefitted if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance through new budget authority. An existing homeowner is benefitted during the year if the home's rehabilitation is completed. A first-time homebuyer is benefitted if a home is purchased during the year. A homeless person is benefitted during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefitted, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see 24 CFR section 882.109). See also, instructions for completing Table 3B of the CHAS and Table 1 of the Annual Performance Report.

Committed: Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.



Consistent with the CHAS: A determination made by the jurisdiction that a program application meets the following criterion: The Annual Plan for that fiscal year's funding indicates the jurisdiction planned to apply for the program or was willing to support an application by another entity for the program; the location of activities is consistent with the geographic areas as specified in the plan; and the activities benefit a category of residents for which the jurisdiction's five-year strategy shows a priority.

Cost Burden > 30% : The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Cost Burden > 50% (Severe Cost Burden): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) substantially impeded his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death.

Economic Independence and Self-Sufficiency Programs: Programs undertaken by Public Housing Agencies (PHAs) to promote economic independence and self-sufficiency for participating families. Such programs may include Project Self-Sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency program. In addition, PHAs may operate locally-developed programs or conduct a variety of special projects designed to promote economic independence and self sufficiency.

Elderly Household: For HUD rental programs, a one or two person household in which the head of the household or spouse is at least 62 years of age.

Elderly Person: A person who is at least 62 years of age.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

Family: See definition in 24 CFR 812.2 (The National Affordable Housing Act definition required to be used in the CHAS rule differs from the Census definition). The Bureau of Census defines a family as a householder (head of household) and one or more other persons living in the same household who are related by birth, marriage or adoption. The term "household" is used in combination with the term "related" in the CHAS instructions, such as for Table 2, when compatibility with the Census definition of family (for reports and data available from the Census based upon that definition) is dictated. (See also "Homeless Family.")

Family Self-Sufficiency (FSS) Program: A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

Federal Preference for Admission: The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent. (See, for example, 24 CFR 882.219.)

First-Time Homebuyer: An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the homebuyer, except that any individual who is a displaced homemaker (as defined in 24 CFR 92) or a single parent (as defined in 24 CFR 92) may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

FmHA: The Farmers Home Administration, or programs it administers.

For Rent: Year round housing units which are vacant and offered/available for rent. (U.S. Census definition)

For Sale: Year round housing units which are vacant and offered/available for sale only. (U.S. Census definition)

Frail Elderly: An elderly person who is unable to perform at least 3 activities of daily living (i.e., eating, dressing, bathing, grooming, and household management activities). (See 24 CFR 889.105.)

Group Quarters: Facilities providing living quarters that are not classified as housing units. (U.S. Census definition). Examples include: prisons, nursing homes, dormitories, military barracks, and shelters.

HOME: The HOME Investment Partnerships Program, which is authorized by Title II of the National Affordable Housing Act.

Homeless Family: Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual: An unaccompanied youth (17 years or younger) or an adult (18 years or older) without children.

Homeless Youth: Unaccompanied person 17 years of age or younger who is living in situations described by terms "sheltered" or "unsheltered".

HOPE 1: The HOPE for Public and Indian Housing Homeownership Program, which is authorized by Title IV, Subtitle A of the National Affordable Housing Act.

HOPE 2: The HOPE for Homeownership of Multifamily Units Program, which is authorized by Title IV, Subtitle B of the National Affordable Housing Act.

HOPE 3: The HOPE for Homeownership of Single Family Homes Program, which is authorized by Title IV, Subtitle C of the National Affordable Housing Act.

Household: One or more persons occupying a housing unit (U.S. Census definition). See also "Family".

Housing Problems: Households with housing problems include those that: (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of overcrowded; and (3) meet the definition of cost burden greater than 30%. Table 1C requests nonduplicative counts of households that meet one or more of these criteria.

Housing Unit: An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters. (U.S. Census definition)

Institutions/Institutional: Group quarters for persons under care or custody. (U.S. Census definition)

Large Related: A household of 5 or more persons which includes at least one person related to the householder by blood, marriage or adoption.

Lead-Based Paint Hazard: Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency. (Residential Lead-Based Paint Hazard Reduction Act of 1992 definition.)

LIHTC: (Federal) Low Income Housing Tax Credit.



Low-Income: Households whose incomes do not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. NOTE: HUD income limits are updated annually and are available from local HUD offices (This term corresponds to low- and moderate-income households in the CDBG Program.)

Moderate Income: Households whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This definition is different than that for the CDBG Program.)

Non-Elderly Household: A household which does not meet the definition of "Elderly Household." as defined above.

Non-Homeless Persons with Special Needs: Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.

Non-Institutional: Group quarters for persons not under care or custody. (U.S. Census definition used)

Occupied Housing Unit: A housing unit that is the usual place of residence of the occupant(s).

Other Household: A household of one or more persons that does not meet the definition of a Small Related household, Large Related household or Elderly Household.

Other Income: Households whose incomes exceed 80 percent of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families.

Other Low-Income: Households whose incomes are between 51 percent and 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This term corresponds to moderate-income in the CDBG Program.)

Other Vacant: Vacant year round housing units that are not For Rent or For Sale. This category would include Awaiting Occupancy or Held.

Overcrowded: A housing unit containing more than one person per room. (U.S. Census definition)

Owner: A household that owns the housing unit it occupies. (U.S. Census definition)

Physical Defects: A housing unit lacking complete kitchen or bathroom (U.S. Census definition). Jurisdictions may expand upon the Census definition.

Primary Housing Activity: A means of providing or producing affordable housing -- such as rental assistance, production, rehabilitation or acquisition -- that will be allocated significant resources and/or pursued intensively for addressing a particular housing need. (See also, "Secondary Housing Activity".)

Project-Based (Rental) Assistance: Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

Public Housing CIAP: Public Housing Comprehensive Improvement Assistance Program.

Public Housing MROP: Public Housing Major Reconstruction of Obsolete Projects.

Rent Burden > 30% (Cost Burden): The extent to which gross rents, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Rent Burden > 50% (Severe Cost burden): The extent to which gross rents, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Rental Assistance: Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Renter: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent. (U.S. Census definition)

Renter Occupied Unit: Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

Rural Homelessness Grant Program: Rural Homeless Housing Assistance Program, which is authorized by Subtitle G, Title IV of the Stewart B. McKinney Homeless Assistance Act.

Secondary Housing Activity: A means of providing or producing affordable housing -- such as rental assistance, production, rehabilitation or acquisition -- that will receive fewer resources and less emphasis than primary housing activities for addressing a particular housing need. (See also, "Primary Housing Activity".)

Section 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines "affordable" housing projects under the HOME program.

Service Needs: The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

Severe Cost Burden: See Cost Burden > 50%.

Severe Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Sheltered: Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

Small Related: A household of 2 to 4 persons which includes at least one person related to the householder by birth, marriage, or adoption.

Substandard Condition and not Suitable for Rehab: By local definition, dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

Substandard Condition but Suitable for Rehab: By local definition, dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction or minor livability problems or maintenance work. The jurisdiction must define this term (i.e., standard condition, financially and structurally feasible for rehab) and include this definition in the Appendix (Glossary of Terms) portion of its CHAS submission.

Substantial Amendment: A major change in an approved housing strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.



Substantial Rehabilitation: Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing: Housing, including Housing Units and Group Quarters, that have a supportive environment and includes a planned service component.

Supportive Service Need in FSS Plan: The plan that PHAs administering a Family Self-Sufficiency program are required to develop to identify the services they will provide to participating families and the source of funding for those services. The supportive services may include child care; transportation; remedial education; education for completion of secondary or post secondary schooling; job training, preparation and counseling; substance abuse treatment and counseling; training in homemaking and parenting skills; money management, and household management; counseling in homeownership; job development and placement; follow-up assistance after job placement; and other appropriate services.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based (Rental) Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Total Vacant Housing Units: Unoccupied year round housing units. (U.S. Census definition)

Unsheltered: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., streets, parks, alleys).

Vacant Awaiting Occupancy or Held: Vacant year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use. (U.S. Census definition)

Vacant Housing Unit: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

Very Low-Income: Households whose incomes do not exceed 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of prevailing levels of construction costs or fair market rents. (This term corresponds to low-income households in the CDBG Program.) (For the purpose of further distinguishing needs within this category, two subgroups (0 to 30% and 31 to 50% of MFI) have been established in the CHAS tables and narratives.)

Worst-Case Needs: Unassisted, very low-income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

Year Round Housing Units: Occupied and vacant housing units intended for year round use. (U.S. Census definition.) Housing units for seasonal or migratory use are excluded.

**NOTE:** Terms not defined above may be defined in the specific instructions for each table. If a term is not defined, the jurisdiction is to provide its own definition.

## SUPPLEMENTAL GLOSSARY OF TERMS

Substandard Condition: Living units which do not meet standard conditions because, taken as a whole, they have serious or widespread defects in:

- structural elements (foundation; wall and roof structure; exterior stairs/railings/porches)
- exterior maintenance (walls and trim; windows and doors; roof coverings and gutters)
- service facilities (electrical service; chimneys and flues; plumbing and vents)
- overall condition of property (accessory buildings; driveways and walkways; fences)

that exceed what would normally be corrected during the course of regular maintenance.

Substandard Condition but Suitable for Rehabilitation: Substandard units that are financially and structurally feasible for rehabilitation. This is defined as substandard units for which the cost of repairs does not exceed 50 percent of the replacement cost of the structure.

Substandard Condition and not Suitable for Rehabilitation: Units that meet the definition of substandard condition (see above) and for which the cost of repair would exceed 50 percent of the replacement cost of the structure.



## **APPENDIX B**

# **OAKLAND HOUSING AUTHORITY COMPREHENSIVE GRANT PROGRAM FIVE YEAR PLAN**



OAKLAND HOUSING AUTHORITY

COMPREHENSIVE GRANT PLAN  
FY1992

■ **EXECUTIVE SUMMARY**

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The Housing Authority of the City of Oakland has complied with U.S. Department of Housing and Urban Development (HUD) regulations governing participation in this year's allocation of funds under the Comprehensive Grant Program. In accordance therewith, this plan reflects the priorities established first by statutory requirements and thereafter by the Authority and is designed to provide adequate financial resources to ensure the continuation and availability of affordable, decent, safe, and sanitary housing for the Oakland community.

This Executive Summary is designed to facilitate the review and comprehension of the other documents contained in this Comprehensive Plan by public housing residents, local government officials, and the public. For purposes of clarity and organization, the Executive Summary is divided into the following areas:

- OHA's Comprehensive Grant Strategy Statement.
- Statement on Comprehensive Modernization in Progress.
- Description of Resident Partnership Process.
- Summary of Resident and Public Comments.
- Summary of Preliminary Estimated Costs.

OHA's Comprehensive Grant Strategy Statement.

Under the Comprehensive Improvement Assistance Program (CIAP), the Oakland Housing Authority has funded capital improvements from each of the three categories: "Comprehensive Improvements", "Emergency" and "Special Purpose." The Comprehensive Grant Program has presented the Authority with the opportunity to consider whether the comprehensive approach should be followed or whether the Authority should address specific items at many sites.



The Authority undertook a current assessment of physical needs to be able to determine which approach is most appropriate for the Authority's many and varied properties.

Physical needs:

Properties of the Authority generally fall into four categories:

- Larger, family developments built around 1940, that have undergone some amount of modernization over the past 20 years.

Peralta Villa  
Lockwood Gardens  
Campbell Village

- Medium to large, family and elderly developments built in the early to mid 1960's, that have undergone modernization since or are funded under CIAP.

Coliseum Gardens  
Chestnut Court  
Westwood Gardens  
Tassafaronga Village  
Palo Vista Gardens

- Large numbers of apartments located on small widely scattered sites (three to twenty-seven units per site) and one 101 unit hi-rise building for the elderly, built between 1968-1972, none of which have received comprehensive modernization.
- Three buildings of apartments for the elderly that were completed in 1984.

In completing the assessment of needs, the Authority considered items in immediate need of repair or replacement, items likely to reach the end of their useful life during the first five-year action period, and items currently in good repair that will reach the end of their useful life beyond five years but within twenty years.

Reflective of the wide variety of conditions (age, previous modernization or not, and time since modernization), the physical needs of the developments are much different development by development and even site by site.

After compiling a list of the total needs in each of the categories for the coming twenty years, costing the repairs and replacements to address all of these needs, considering CIAP funds committed and projected Comprehensive Grant funding, and comments received from residents and the public, it was clear that a single strategy would not provide the best result for the Authority. A strategy entirely directed at comprehensive modernization would ignore for far too long important and critical needs at some developments. A strategy entirely directed at addressing the most pressing needs at every development would render ineffective efforts at some developments clearly in need of a comprehensive approach because all or nearly all major systems are at or near failure or the end of their useful life.

The strategy adopted by the Authority, therefore, reflects a carefully considered combination of approaches, reflecting the individual needs of each development (and in some cases individual site). Where appropriate, a comprehensive approach to modernization is planned. Work will ensure the viability of such developments over the coming twenty years by comprehensively updating all systems to meet Modernization Standards. Where developments have systems that are in good condition that are likely to remain so for a period of from five to twenty years, while also having systems which have failed or which are expected to fail in the next five years, an individually designed approach is planned to repair or replace systems as appropriate.

This combination strategy, responding to each development according to its own specific condition, takes advantage of the new flexibility afforded under the Comprehensive Grant Program.

#### Management Needs:

An assessment of management needs was undertaken to identify areas in need of improvement, opportunities to take advantage of changing technologies to more effectively and efficiently accomplish the organizational goals of the Authority, and opportunity to support the social and economic empowerment of residents. Planned improvements reflect activities to assure that the Authority

can achieve a "C" or better score on each Public Housing Management Assessment Program (PHMAP) Indicator, whether or not an expenditure of Comprehensive Grant funds is needed.

In assessing needs, the Authority considered suggestions from staff and consultants as well as comments from residents. Two areas that received major attention from all three sources were maintenance and security. The Authority has long maintained that while offering certain advantages (dispersal of units, social integration, etc.), the large scattered site program has greatly impacted the operating costs of the Authority. The scattered site program has been particularly problematic for the Maintenance and Security Departments.

When the scattered sites were added to the Authority's inventory in the early seventies, the maintenance operations were centralized for efficiency of management and control. In recent years, the Authority has come under pressure to decentralize maintenance operations, presumably to make the assignment of work priorities more responsive to needs. With the large investment already made in the centralized maintenance facility and system of maintenance management, and with the realization that certain functions cannot be decentralized (such as one electrician), the Authority has lacked the resources necessary to assess the needs and opportunity, develop a feasibility analysis, design a pilot, and implement a program of some alternate deployment of resources. The availability of a significant amount of funds for management improvements under the Comprehensive Grant Program, therefore provides the resources necessary to proceed with such an analysis, and the development of a carefully considered alternate deployment for evaluation. The figures included in the Comprehensive Grant Plan are preliminary estimates of the cost of conducting an analysis, designing a re-deployment scheme (including determining any needed modifications or improvements to facilities), undertaking all necessary changes to implement and evaluate a pilot, and (assuming a successful implementation) expanding the pilot Authority-wide.

The Authority's Security operations have had to be organized within limited resources to maintain maximum flexibility. While some have suggested the stationing of fixed-post security at certain larger developments, the Authority lacks the resources necessary to assign fixed-post security at each major development while retaining a response capability at the 250 scattered sites. Experience has shown that increased security presence moves drug and other illegal activities away from a site. Such intense security presence has been provided by concentrating security staff and vehicles on a specific site for



limited times. Such assignments would be more effective if supported by a highly visible on site facility properly equipped to assure the most effective presence of Security personnel. The Authority has determined that in order to provide flexible fixed-post security, it will fund the acquisition of a mobile security command center as a management improvement.

After considering these maintenance and security improvements and after allowing for other management improvements that can reasonably be anticipated at this time, the Authority has been able to plan for effective utilization of less than seventy percent (70%) of potential funds (\$4,677,097). As a preliminary estimate, some of these amounts may need to be revised. The Authority expects to revise its estimate of the amount of management improvement funds needed for a re-deployment of maintenance and other possible improvements each year, just as it will update its assessment of physical needs when appropriate.

Also included under management improvements are funds planned for the support of resident initiatives designed to enhance the quality of residents lives through economic and social empowerment.

For both physical improvements and management improvements, the Authority's strategy is designed to take effective advantage of flexibility created in the Comprehensive Grant Program.

#### Statement on Comprehensive Modernization in Progress.

The Authority is finalizing development of plans and specifications for the comprehensive modernization of our 100-unit Palo Vista Gardens, an elderly community located in East Oakland. All funding has previously been reserved through the Comprehensive Improvement Assistance Program (CIAP), and actual work is expected to commence by December 1992. No Comprehensive Grant Program funding is anticipated at this time.

Peralta Villa, a 390-unit family community located in West Oakland, will receive approximately \$4.7 million in first year Comprehensive Grant funding. This \$4.7 million will be combined with \$12 million in previously reserved CIAP funds to enable the Authority to continue with plans for the comprehensive modernization of Peralta Villa.

Description of Resident Partnership Process.

The Authority has worked tirelessly over the past several months to develop the Comprehensive Plan and has utilized to a great extent the concerns and suggestions offered by residents during resident meetings. This partnership process has proved very effective and, indeed, resulted in a final comprehensive planning document reflective of the needs and priorities expressed by our residents. The following items were major concerns expressed by residents during Comprehensive Grant resident involvement and planning meetings:

- Apartment/Site security and lighting.
- Maintenance repairs and responsiveness.
- The need for materials that will match the "wear and tear" requirements of public housing.
- Safety.
- Site drainage problems.
- Traffic Safety.
- Roof leaks.
- Lack of adequate ventilation.
- Infestation problems.
- Mildew problems in some apartments.
- Capacity building for Comprehensive Grant planning.

The Authority has incorporated within this Comprehensive Plan programs and improvements geared toward addressing these resident concerns as priority issues in the first year of Comprehensive Grant funding.

For the second year, the Authority intends to take advantage of the coming months to greatly expand its partnership with residents. Building upon the recent past, the Authority will implement a strategy to attract the involvement of newly emerging resident organizations and will seek a greater response from residents of scattered sites. The strategy itself will be designed in cooperation

with residents who will be provided with more extensive orientation and training on the Comprehensive Grant planning process.

The Authority feels very fortunate to have had the level of participation from its residents with such short notice and such enormous tasks to achieve. The OHA is very optimistic about future opportunities and efforts to be made to increase this level of involvement by residents in the planning and monitoring of the Comprehensive Grant.

#### Summary of Resident and Public Comments.

The Authority exceeded the HUD minimum requirements related to holding initial resident meetings. At each meeting held, the Authority presented the resident audience with a brief overview of the draft Comprehensive Plan and distributed copies of the planning documents to each household represented. During the discussion segment many residents provided the Authority with comments and concerns which were documented through meeting minutes and analyzed thereafter for inclusion in the plan. All major issues presented during these meetings were considered and incorporated where appropriate in the Comprehensive Plan. More than 170 residents attended these meetings (with one meeting attracting nearly 90 residents), and many provided oral and written comments.

The Authority held a public hearing as required by the regulations which was well attended by residents and individuals from the community. A list of 26 comments were recorded from the public hearing and all were considered by the Authority in finalizing the Comprehensive Plan. All major concerns recorded at the public hearing are documented through meeting minutes and each was analyzed and incorporated in the Comprehensive Grant where appropriate.

#### Summary of Preliminary Estimated Costs.

The last item in the Executive Summary is HUD Form 52831 - Summary of Preliminary Estimated Costs. This is the only form in the Executive Summary presented in this format. All other portions of the Executive Summary are presented in narrative form.



# Executive Summary of Preliminary Estimated Costs Physical and Management / Operations Needs Comprehensive Grant Program (CGP)

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

OMB Approval No. 2577-0157 (Exp. 6/30/93)

The Reporting Burden for this collection of information is estimated to average 10.0 hours per response, including the time for reviewing instructions, searching existing sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2577-0157), Washington, D.C. 20503. Do not send this completed form to either of these addresses.

PHA Name Housing Authority of the City of Oakland	Federal Funds Year 1992
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Development Number/ Name	Total Current Units	Total Preliminary Estimated Hard Cost	Per Unit Hard Cost	Exceeds Reasonable Cost	Percentage of Vacant Units
Adams Gardens A 19 P 003 011 (B)	178	\$13,418,536	\$75,385	No	3.37
Adams Court A 19 P 003 080	30	\$1,215,532	\$40,517	No	0.00
Adams Gardens A 19 P 003 003	372	\$28,368,920	\$76,260	No	4.57
Adams Villa A 19 P 003 008 (A)	100	\$0	\$0	No	33.00
Adams Villa A 19 P 003 008 (D)	87	\$140,000	\$1609	No	2.30
Adams Villa A 19 P 003 071	101	\$3,712,888	\$36,761	No	1.98
Adams Villa A 19 P 003 002	154	\$10,774,064	\$69,961	No	1.95
Adams Court A 19 P 003 008 (C)	77	\$5,440,964	\$70,661	No	0.00
Adams Court A 19 P 003 009	152	\$5,558,240	\$36,567	No	0.64
Adams Villa A 19 P 003 001	390	\$4,730,000	\$40,804	No	0.51
Adams Gardens A 19 P 003 010	46	\$3,565,604	\$77,513	No	2.17
Adams Sites -- Area WA	225	\$12,538,575	\$55,727	No	1.78
Adams Sites -- Area WB	171	\$11,961,108	\$83,063	No	2.08
Adams Sites -- Area WD	111	\$8,951,817	\$80,647	No	0.00
Adams Sites -- Area WE	223	\$19,146,780	\$85,860	No	2.69
Adams Sites -- Area EA	215	\$13,897,385	\$64,639	No	1.40
Adams Sites -- Area EB	200	\$12,818,200	\$64,091	No	2.50
Adams Sites -- Area EC	189	\$12,585,699	\$66,591	No	1.59
Adams Sites -- Area EE	285	\$21,935,310	\$76,966	No	0.70

Total Preliminary Estimated Cost for PHA-Wide Physical Needs	\$	185,318,660
Total Preliminary Estimated Cost for PHA-Wide Management / Operations Needs	\$	3,232,000
Total Preliminary Estimated Cost for PHA-Wide Nondwelling Structures and Equipment	\$	247,000
Total Preliminary Estimated Cost for PHA-Wide Administration	\$	12,972,300
Total Preliminary Estimated Cost for PHA-Wide Other	\$	16,678,680
Total and Total of PHA Needs	\$	218,448,640
Signature of Executive Director	Date	June 22, 1992

Occupancy impacted by CHAP activities

# Management Needs Assessment Comprehensive Grant Program (CGP)

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

OMB Approval No. 2577-0157 (Exp. 6/30/93)

Reporting Burden for this collection of information is estimated to average 110.0 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2577-0157), Washington, D.C. 20503. Do not send this completed form to either of these addresses.

PHA Name Housing Authority of the City of Oakland		<input checked="" type="checkbox"/> Original	<input type="checkbox"/> Revision Number:
General Description of Management/Operations Needs	Urgency of Need (1-5)	Preliminary Estimated PHA-Wide Cost	
<b>GENERAL MANAGEMENT IMPROVEMENTS</b>			
1. Communications Equipment	1	\$15,000	
2. Telecommunications Devices for the Deaf	2	\$5,000	
3. Physical Inspection Computers and Software	3	\$105,000	
4. Reduce Average Number of Vacancy (Turnaround) Days	1	0	
<b>MAINTENANCE</b>			
1. Maintenance Department Redeployment			
a. Prepare Feasibility Analysis and Design Pilot	3	\$185,000	
b. Implement Pilot	3	\$300,000	
c. Expand Program to other Large Developments	3	\$441,000	
2. Skills Assessment and Training Center	3	\$150,000	
3. Productivity Enhancements			
a. Pictorial/Bar Code Catalogue	4	\$25,000	
b. Automated Dialer	4	\$15,000	
c. Mobile Lift ("Cherry Picker")	3	\$36,000	
4. Annual Inspection of Systems	1	\$14,000	
<b>SECURITY</b>			
1. Mobile Command Center	1	\$110,000	
2. Resident Patrols Security Coordinator	2	\$92,250	
<b>FINANCE/MANAGEMENT INFORMATION SYSTEMS</b>			
1. Upgrade Computer	4	\$300,000	
2. Upgrade Telephone System	4	\$100,000	
3. Implement Project Based Accounting	3	\$50,000	
4. Install Computerized Time Clock	4	\$25,000	
5. Software and Training	4	\$30,000	
6. Track Status of Pay-Back Agreements	1	0	
7. Track Vacancy Days Exempt from PHMAP	1	0	
8. Network Personal Computers	4	\$125,000	
9. Interactive Voice Response	4	\$25,000	
<b>MODERNIZATION PLANNING</b>			
1. CGP Software	1	\$10,000	
2. CGP Staff Training	1	\$15,000	
<b>RESIDENT INITIATIVES</b>			
1. Resident Organization Support	3	\$248,654	
2. Business Incubation	3	\$248,654	
3. Employment Coordination	3	\$248,654	
4. Management On-site Presence Enhancement Program (MOPEP)	3	\$312,788	
Preliminary Estimated PHA-Wide Cost		\$	3,232,000

Assessment Prepared: June 22, 1992

Source(s) of Information:

Discussions with Management Consultant  
Interviews with Staff  
Discussions with HUD Regional Office

Resident Input

The Department of Housing  
and Urban Development  
Office of Public and Indian Housing

Public Reporting Burden for this collection of information is estimated to average 40 D hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2577-0157), Washington, D.C. 20503. Do not send this completed form to either of these addresses.

form HUD-52834 (2/92)  
ref Handbook 7405.3



# Comprehensive Grant Program (CGP)

OMB Approval No. 2511-0157 (Exp. 6/30/93)

Year 1	Year 2 FFY: 1993		Year 3 FFY: 1994		Year 4 FFY: 1995		Year 5 FFY: 1996	
FFY: 1992	Development Number / Name / Major Work Category	Estimated Costs	Development Number / Name / Major Work Category	Estimated Costs	Development Number / Name / Major Work Category	Estimated Costs	Development Number / Name / Major Work Category	Estimated Costs
See Annual Statement	CA3 02 CAMPBELL VILLAGE		CA3 02 CAMPBELL VILLAGE		COMPREHENSIVE MODERNIZATION & CRITICAL NEEDS SCATTERED SITES		CA 301 LOCKWOOD GARDENS	
	Site Improvements	\$1,850,000	Build Exterior	\$1,411,264			Unit Interiors	\$981,000
	Site Utilities	\$506,000	504 Compliance	\$20,800	West A	\$1,177,146	Kitchens	\$516,000
	Electrical System	\$300,000	Unit Interiors	\$1,540,000	West B	\$1,194,385	Bathrooms	\$702,000
	Mechanical System	\$204,000	Kitchens	\$770,000	West D	\$477,754	Interior Doors	\$423,000
	Roofs	\$1,324,000	Bathrooms	\$1,078,000	West E	\$550,141	504 Compliance	\$63,000
	Windows	\$532,000	Interior Doors	\$610,000	East A	\$1,049,611	Hazardous Materials Abatement	\$744,500
	Exterior Doors	\$320,000	Subtotal	\$5,430,064	East B	\$854,166	Exterior Doors	\$93,000
	Hazardous Materials Abatement	\$308,000	CRITICAL NEEDS		East C	\$477,754	Windows	\$371,000
	Subtotal	\$5,344,000	West A	\$262,554	East E	\$1,437,738	Roofs	\$768,000
			West B	\$264,154			Electrical Systems	\$225,000
	CA 308D/311 COLISEUM GARDENS		West D	\$105,662			Mechanical Systems	\$150,000
	Exterior Wall	\$350,000	West E	\$121,671			Building Exterior Walls	\$937,000
			East A	\$232,136			Site Lighting	\$26,500
			East B	\$188,910			Subtotal	\$6,000,000
			East C	\$105,662				
			East E	\$320,187				
			Subtotal	\$1,600,936				
	Subtotal of Estimated Cost	See following page		\$7,031,000		\$7,218,695		See following page

\* Asterisk any work planned that is development specific and show the development no. in parenthesis

Supporting Paper  
Physical Needs  
Comprehensive Grant Program (CGP)

Office of Public and Human Housing

OMB Approval No. 2517-0157 (Exp. 6/30/93)

Year 1 FFY: 1992	Year 2 FFY: 1993		Year 3 FFY: 1994		Year 4 FFY: 1995		Year 5 FFY: 1996	
	Development Number / Name / Major Work Category	Estimated Costs	Development Number / Name / Major Work Category	Estimated Costs	Development Number / Name / Major Work Category	Estimated Costs	Development Number / Name / Major Work Category	Estimated Costs
See Annual Statement	SCATTERED SITES CRITICAL NEEDS						SCATTERED SITES CRITICAL NEEDS	
	West A	\$144,080					West A	\$200,525
	West B	\$145,060					West B	\$201,750
	West D	\$47,560					West D	\$80,700
	West E	\$57,375					West E	\$92,930
	East A	\$125,360					East A	\$177,300
	East B	\$98,760					East B	\$144,290
	East C	\$47,500					East C	\$80,700
	East E	\$179,500					East E	\$244,500
	Subtotal	\$845,195					Subtotal	\$1,222,695
	CA 308D TASSAFARONGA							
	Solid Waste Disposal	\$140,000						
	Subtotal of Estimated Cost	\$6,679,195		See previous page		See previous page		\$7,222,695

\*Asterisk any work planned that is development specific and show the development no. in parenthesis

Part III: Supporting Pages  
Management Needs  
Comprehensive Grant Program (CGP)

Department of Housing  
and Urban Development  
Office of Public and Indian Housing

OMB Approval No 2511-0157 (Exp. 6/30/93)

Year 1 FFY: 1992	Year 2 FFY: 1993		Year 3 FFY: 1994		Year 4 FFY: 1995		Year 5 FFY: 1996	
	Major Work Category	Estimated Costs	Major Work Category	Estimated Costs	Major Work Category	Estimated Costs	Major Work Category	Estimated Costs
See Annual Statement	A. General Management Improvements		D. Finance/MIS		D. Finance/MIS		D. Finance/MIS	
	3 Physical inspection computers and software	\$105,000	1 Upgrade computer	\$300,000	5 Software and training	\$10,000	2 Upgrade telephone system	\$100,000
			5 Software and training	\$10,000	8 Network personal computers	\$125,000	5 Software and training	\$10,000
	B. Maintenance		9 Interactive voice response	\$25,000	F. Resident Initiatives		F. Resident Initiatives	
	1c. Expand program to other larger developments	\$141,000	F. Resident Initiatives		1 Resident organization and support	\$52,093	1 Resident organization and support	\$54,698
	2 Skill assessment and training center	\$150,000	1 Resident organization and support	\$49,613	2 Business incubation	\$52,093	2 Business incubation	\$54,698
	3a. Pictorial/bar code catalogue	\$25,000	2 Business incubation	\$49,613	3 Employment coordination	\$52,093	3 Employment coordination	\$54,698
	C. Security		3 Employment coordination	\$49,613	4 Management on-site program	\$104,221	4 Management on-site program	\$109,406
	2 Resident patrols security coordinator	\$17,250	4 Management on-site program	\$99,161				
	D. Finance/MIS							
	4 Install computerized time clock	\$25,000						
	F. Resident Initiatives							
	1 Resident organization support	\$47,250						
	2 Business incubation	\$47,250						
	3 Employment coordination	\$47,250						
	Subtotal of Estimated Cost	\$935,000		\$583,000		\$395,500		\$383,500

\* Asterisk any work planned that is development specific and show the development no. in parenthesis





## **APPENDIX C**

# **OAKLAND HOUSING AUTHORITY COMPREHENSIVE GRANT PROGRAM ONE YEAR PLAN**





# Annual Statement/Performance and Evaluation Report

Part I: Summary

Comprehensive Grant Program (CGP)

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

OMB Approval No. 2577-0157 (Exp. 6/30/93)

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PIHA/IHA Name  
Housing Authority of the City of Oakland, California

Comprehensive Grant Number  
CA39 P003 702

FY of Grant Approval  
1993

☒ Original Annual Statement ☐ Reserve for Disasters/Emergencies ☐ Revised Annual Statement/Revision Number \_\_\_\_ ☐ Performance & Evaluation Report for Program Year Ending \_\_\_\_

Line No.	Summary by Development Account	Total Estimated Cost*		Actual Cost*	
		Original	Revised	Obligated	Expended
1	Total Non-CGP Funds	\$0			
2	1408 Management Improvements 1/	\$935,000			
3	1410 Administration 2/	\$654,000			
4	1411 Audit	\$0			
5	1415 Liquidated Damages	\$0			
6	1430 Fees and Costs	\$1,129,000			
7	1440 Site Acquisition	\$0			
8	1450 Site Improvement	\$1,379,514			
9	1460 Dwelling Structures	\$1,457,141			
10	1465.1 Dwelling Equipment-Nonexpendable	\$0			
11	1470 Nondwelling Structures	\$0			
12	1475 Nondwelling Equipment	\$205,000			
13	1495.1 Relocation Costs	\$57,000			
14	1490 Replacement Reserve	\$4,587,424			
15	Amount of Annual Grant (Sum of lines 2-14)	\$10,404,079			
16	Amount of line 15 Related LBP Testing	0			
17	Amount of line 15 Related to LBP Abatement	\$100,000			
18	Amount of line 15 Related to Section 504 Compliance	\$75,000			

1/ Management Improvement cost may not exceed 10% of line 15.

2/ Administrative cost may not exceed 7% of line 15 (or 9% of line 15 for PIHAs/IHAs having an unusually large geographic area). \* to be completed at the end of the year.

Signature of Executive Director and Date

X

Signature of Field Office Manager (or Regional Administrator in co-located office) and Date

X

**Annual Statement of Performance  
and Evaluation Report**  
Part II: Supporting Pages  
Comprehensive Grant Program (CGP)

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

Development Number/ Name	General Description of Proposed Work Items	Development Account Number	Estimated Cost			Funds Obligated*	Funds Expended*	Status of Proposed Work*
			Original	Revised*	Difference*			
CA-302 Corybell Village	<u>Site Improvements</u>	1450						
	Site Utilities		\$527,424					
	Site Recreation		100,000					
	Defensible Space		100,000					
	Site Fencing		140,000					
	Site Lighting		80,000					
	*Sub-Total*	1450	\$747,424					
	<u>Dwelling Structures</u>	1460						
	Major Bldg Systems		\$470,000					
	Exterior Repairs		150,000					
	Building Redesign		400,000					
	Roof Systems		400,000					
	Window Systems		200,000					
	Exterior Doors		45,000					
	LBP Abatement		100,000					
	Asbestos Abatement		100,000					
	Upgrade Interiors		470,000					
	Kitchen Renovations		600,000					
	Bathroom Renovations		450,000					
	Interior Doors		80,000					
	504 Compliance		75,000					
	*Sub-Total*	1460	\$3,540,000					
	<u>Non-Dwelling Structures</u>	1470						
	Community Building		\$300,000					
	*Sub-Total*	1470	\$300,000					
	*TOTAL*	Replacement Reserve	\$4,587,424					

\* to be completed at the end of the program year.

## and Evaluation Report

Part II: Supporting Pages

Comprehensive Grant Program (CGP)

<u>CA-380</u>	<u>Non-Dwelling Equipment</u>	1475					
Tassafaronga Village	Solid Waste Disposal Plant		\$140,000				
<u>CA-311</u>							
Coliseum Gardens	Repaint Buildings	1460	350,000				
<u>CA-315</u>							
Site #124	Security Enhancements	1450	34,631				
<u>CA-318</u>							
Site #347	Security Enhancements	1450	13,252				
<u>CA-319</u>							
Site #421	Security Enhancements	1450	25,589				
<u>CA-322</u>							
Site #461	Security Enhancements	1450	17,540				
<u>CA-324</u>							
Site #402	Security Enhancements	1450	7,406				
<u>CA-327</u>							
Site #359	Security Enhancements	1450	42,484				
Site #372	Security Enhancements	1450	30,168				
<u>CA-328</u>							
Site #214	Security Enhancements	1450	12,571				
<u>CA-330</u>							
Site #443	Security Enhancements	1450	18,615				
<u>CA-335</u>							
Site #361	Security Enhancements	1450	11,108				
Site #446	Security Enhancements	1450	8,185				
<u>CA-338</u>							
Site #417	Security Enhancements	1450	36,481				
<u>CA-341</u>							
Site #459	Security Enhancements	1450	19,168				



and Evaluation Report

Part II: Supporting Pages  
Comprehensive Grant Program (CGP)

<u>CA-347</u>							
Site #105	Security Enhancements	1450	\$21,671				
Site #428	Security Enhancements	1450	73,724				
Site #468	Security Enhancements	1450	26,114				
<u>CA-350</u>							
Site #215	Security Enhancements	1450	23,094				
Site #240	Security Enhancements	1450	15,668				
Site #422	Security Enhancements	1450	27,985				
<u>CA-352</u>							
Site #202	Security Enhancements	1450	4,677				
Site #219	Security Enhancements	1450	25,373				
<u>CA-356</u>							
Site #357	Security Enhancements	1450	8,575				
<u>CA-357</u>							
Site #322	Security Enhancements	1450	27,166				
<u>CA-359</u>							
Site #208	Security Enhancements	1450	15,590				
Site #308	Site Improvements	1450					
	Site Recreation		25,000				
	Defensible Space		20,000				
	Site Fencing		30,000				
	Site Lighting		15,000				
	*Sub-Total*	1450	\$90,000				
	Dwelling Structures	1460					
	Exterior Bldg Repairs		54,003				
	Roof Systems		50,000				
	Window Systems		21,000				
	Exterior Doors		7,000				
	LBP Abatement		18,000				
	Upgrade Interiors		120,000				
	Kitchen Renovations		90,000				
	Bathroom Renovations		65,000				
	Interior Doors		20,000				
	SO4 Compliance		5,000				
	*Sub-Total*	1460	\$450,003				
	*TOTAL*		\$540,003				

# and Evaluation Report

Part II: Supporting Pages

Comprehensive Grant Program (CGP)

Site #313	Security Enhancements	1450	\$8,965					
Site #362	Security Enhancements	1450	22,529					
<u>CA-360</u>								
Site #125	Security Enhancements	1450	42,156					
Site #337	Security Enhancements	1450	9,598					
<u>CA-362</u>								
Site #110	Security Enhancements	1450	28,218					
Site #153	Security Enhancements	1450	48,642					
<u>CA-363</u>								
Site #142	Site Improvements	1450						
	Site Recreation		20,000					
	Defensible Space		40,000					
	Site Fencing		64,000					
	Site Lighting		38,000					
	Site Landscaping		\$42,000					
	*Sub-Total*	1450	\$204,000					
	Dwelling Structures	1460						
	Ext Building Repairs		\$60,000					
	Roof Systems		71,138					
	Window Systems		40,000					
	Exterior Doors		16,000					
	LBP Abatement		21,000					
	Upgrade Interiors		120,000					
	Kitchen Renovations		160,000					
	Bathroom Renovations		135,000					
	Interior Doors		22,000					
	504 Compliance		12,000					
	*Sub-Total*	1460	\$657,138					
	*TOTAL*		\$861,138					
Site #147	Security Enhancements	1450	\$20,735					
<u>CA-365</u>								
Site #373	Security Enhancements	1450	27,674					
<u>CA-367</u>								
Site #109	Security Enhancements	1450	22,099					
<u>CA-368</u>								
Site #344	Security Enhancements	1450	14,576					

\* to be completed at the end of the program year.

Annual Statement/Performance  
and Evaluation Report

U.S. DEPARTMENT OF HOUSING  
and Urban Development  
Office of Public and Indian Housing

Part 1: Supporting Pages  
Comprehensive Grant Program (CGP)

<u>CA-369</u>								
Site #119	Security Enhancements	1450	39,101					
Site #437	Security Enhancements	1450	17,812					
<u>CA-370</u>								
Site #223	Security Enhancements	1450	9,354					
Site #430	Security Enhancements	1450	4,506					
<u>CA-371</u>								
Site #113	Non-Dwelling Equipment	1475	65,000					
<u>CA-373</u>								
Site #101	Security Enhancements	1450	29,543					
Site #146	Security Enhancements	1450	16,682					
Site #224	Security Enhancements	1450	6,548					
Site #226	Security Enhancements	1450	36,949					
<u>CA-374</u>								
Site #304	Security Enhancements	1450	29,942					
<u>CA-375</u>								
Site #212	Security Enhancements	1450	27,048					
Site #346	Security Enhancements	1450	28,374					
<u>CA-378</u>								
Site #219	Security Enhancements	1450	47,628					
<u>PHA-WIDE</u>								
General	Management Improvements							
Security	Physical Inspection Hardware/Software	1408	105,000					
Finance/MIS	Resident Patrols	1408	47,250					
	Computerized Time Clock	1408	25,000					



Annual Statement/Performance  
and Evaluation Report

Part III: Supporting Pages

Comprehensive Grant Program (CGP)

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

PHA-Wide	Management Improvement (cont'd)						
Residents and Community Services	Resident Organization Support	1408	\$47,250				
	Resident Business Incubation	1408	47,250				
	Resident Employment Coordination	1408	47,250				
Management	On-Site Resident Management Program @ Site #142 and Site #308	1408	99,161				
Maintenance	Decentralization to Larger Sites	1408	341,839				
	Skill Assessment Center	1408	150,000				
	Inventory Control System	1408	<u>25,000</u>				
	*Sub-Total*	1408	\$935,000				
Adminis- trative Costs	Non-Technical Salaries	1410.1	\$207,000				
	Technical Salaries	1410.2	357,000				
	Employee Benefits	1410.9	70,000				
	Sundry Costs	1410.19	<u>20,000</u>				
	*Sub-Total*	1410	\$654,000				
Fees and Costs	A/E - Campbell	1430.1	\$750,000				
	A/E - Site #142	1430.1	75,000				
	A/E - Site #308	1430.1	55,000				
	Inspection Costs	1430.7	<u>249,000</u>				
	*Sub-Total*	1430	\$1,129,000				
Relocation	Relocation Costs	1495.1	\$57,000				

# Annual Statement/Performance and Evaluation Report

## Part III: Implementation Schedule Comprehensive Grant Program (CGP)

U.S. Department of Housing  
and Urban Development  
Office of Public and Indian Housing

Development Number/ Name	Funds Obligated End of Quarter			Funds Expended End of Quarter			Reasons for Revised Target Dates*
	Original	Revised*	Actual*	Original	Revised*	Actual*	
<u>CA-380</u> Tassafaronga Village	September 1995						
<u>CA-311</u> Coliseum Gardens	September 1994						
<u>CA-315</u>	December 1994						
<u>CA-318</u>	December 1994						
<u>CA-319</u>	December 1994						
<u>CA-322</u>	December 1994						
<u>CA-324</u>	December 1994						
<u>CA-327</u>	December 1994						
<u>CA-328</u>	December 1994						
<u>CA-330</u>	December 1994						
<u>CA-335</u>	December 1994						
<u>CA-338</u>	December 1994						
<u>CA-341</u>	December 1994						
<u>CA-347</u>	December 1994						
<u>CA-350</u>	December 1994						
<u>CA-352</u>	December 1994						
<u>CA-356</u>	December 1994						
<u>CA-357</u>	December 1994						
<u>CA-359</u>	March 1995						
<u>CA-360</u>	December 1994						
<u>CA-362</u>	December 1994						
<u>CA-363</u>	March 1995						
<u>CA-365</u>	December 1994						
<u>CA-367</u>	December 1994						
<u>CA-368</u>	December 1994						

# and Evaluation Report

## Part III: Implementation Schedule

### Comprehensive Grant Program (CGP)

and Urban Development  
Office of Public and Indian Housing

Development Number/ Name	Funds Obligated End of Quarter			Funds Expended End of Quarter			Reasons for Revised Target Dates*
	Original	Revised*	Actual*	Original	Revised*	Actual*	
CA-369	December 1994						
CA-370	December 1994						
CA-371	September 1994						
CA-373	December 1994						
CA-374	December 1994						
CA-375	December 1994						
CA-378	December 1994						
PHA-WID							
Management Improvements	September 1995						
Adminis- trative Costs	September 1995						
Fees and Costs	September 1994						
Relocation	September 1995						

\* to be completed at the end of the program year.



# REPORT

## PUBLIC HEARING COMMENTS

On Thursday, February 11, 1993, the Oakland Housing Authority held a public hearing, as required by the regulations, to present its proposed 1993 Annual Statement. The hearing was attended by residents and individuals from the community. Thirty comments/questions were recorded from the public hearing in the following major categories: general physical renovation issues; specific physical renovation issues; general comments; resident initiatives; and security concerns.

### *General Physical Renovation Issues*

Several commenters asked to have cable installed at their sites (Peralta Villa, Palo Vista Gardens, 1127 Foothill Blvd.). OHA responded that Cable Oakland will only install cable in areas in which cable is nearby already, but that any property to be comprehensively modernized will be wired for cable during the renovation activities.

Another commenter asked about OHA's policy regarding relocation of residents at properties undergoing comprehensive modernization. The response was that residents would be offered other vacant OHA units. The commenter asked if a resident did not wish to relocate to a vacant OHA unit and/or return to the former site following comprehensive modernization, whether the Authority would offer a Section 8 voucher. OHA responded that it would record this comment, but that it doesn't have any allocation for offering a Section 8 voucher at this time.

One commenter suggested that better materials need to be used in renovation projects. OHA pointed out that modernization activity entails upgrading modernizing existing facilities and building components to meet today's technology, wear and tear requirements, and to meet the various building codes.

Another commenter stated that the proposed 1993 physical improvements presented were "mediocre" and that OHA doesn't understand what residents want. OHA pointed out that comprehensive modernization was planned for the Authority's oldest major development that had not received modernization; that the Authority had employed a consultant, VBN Architects, to inspect 30% of all Authority units, and that the Authority, through the use of current Physical Assessments, feels it has reasonably identified the sites most in need of eligible modernization activities; and that the scattered sites targeted for perimeter fencing, security lighting, and painting had been identified by our Security Department as OHA "hot spots" (areas plagued by drug-related shootings and other criminal activities). Therefore, the Authority believes that the proposed fencing, lighting, and painting of these particular sites, due to the current security concerns, will be of immense benefit to the residents at those sites and to our overall need to enhance the security at these threatened sites.

A commenter suggested that OHA use Comp Grant dollars for reconstruction of the surrounding neighborhoods in which OHA properties are located. OHA responded that we agree there is a need to get the neighbors and the City of Oakland involved in a broader sense; however, Comp Grant dollars, by regulation, can only be spent to improve OHA conventional public housing properties.

### *Specific Physical Renovation Issues*

One commenter requested new wall heaters at Peralta Villa. OHA responded that Peralta Villa is scheduled to be comprehensively modernized and that planned physical improvements include much more than just new wall heaters.

One commenter inquired why OHA did not plan to spend its total 1993 Comp Grant allocation at the oldest site to be comprehensively modernized, Campbell Village, and further inquired why OHA planned to spread comprehensive modernization funding for Campbell Village over more than one year, rather than doing all work at Campbell Village at one time. OHA responded that many of its other 261 sites in Oakland were also in need of physical improvements, that if Campbell Village was fully funded in one year no funds would be available for the other needs presently existing. By partially funding Campbell this year it frees up funds to be applied toward more needs. Also, the work at Campbell, even if all funds were requested this year, would not be available to be utilized immediately due to both the size of the project and the time needed to design, bid, and award a contract. This staged funding approach allows the Authority to achieve far greater impact toward reducing the current inventory of critical needs while also ensuring the comprehensive modernization of Campbell remains on schedule.

Another commenter from a group representing United Seniors of Alameda County noted that there were no dollars in this year's budget for Palo Vista, but that dollars had been budgeted for Palo Vista for a long time previously, and the physical work had still not begun. The commenter asked, "Why should I and the senior residents of Palo Vista believe that any work will ever happen?" OHA responded that it recently received bids for Palo Vista and that work would be commencing in approximately one and one-half months.

A resident of Peralta Villa, OHA's largest development, slated to begin comprehensive modernization in 1993, asked what areas of Peralta were scheduled to undergo modernization first. OHA responded that upcoming meetings will be scheduled with residents to discuss staging and relocation, and that all residents will be kept apprised.

### *General Comments*

One resident from a scattered site felt the timing of OHA's announcement of its meeting with residents (letter to residents mailed January 11, 1993) could have been later after the holiday season — that the announcement may have gotten lost by some residents in the crush of holiday mail. The Authority noted this comment and explained the timing of events leading up to submission of the Annual Statement to HUD on March 1, 1993.

Several commenters noted the need to find a solution(s) to drug problems at all OHA properties. The Authority agrees with these comments and is seeking solutions. (See also "Resident Initiatives" comments.)

One resident from a scattered site indicated that her manager had not been helpful and that she was getting "the runaround" from some people at OHA. This comment was noted.

The same resident stated that OHA could be doing more to help residents get out of public housing. This comment was also noted.

The same commenter also noted that she had founded a tenant organization at her 11-unit property.

Another commenter suggested that OHA try to house tenants who will improve the property and their unit. OHA noted this comment.

Finally, a commenter inquired how the Authority's intention of decentralizing maintenance will improve performance, i.e., how decentralizing will correct the existing problems with maintenance. The Authority responded that a consultant will be retained to study decentralization of maintenance. The Authority pointed out that on-site maintenance at larger developments will inevitably improve response time by reducing travel time, as only one example.

### *Resident Initiatives*

Several commenters expressed interest in organizing residents at their developments. OHA reiterated that management improvement funding included dollars to help residents organize other residents, that there was no minimum number of residents needed to begin organizing, and that democratic election of officers by residents should be a goal.

One resident inquired about resident business incubation and whether resident businesses would be situated at each site. OHA responded that initial funding for resident business would be limited to those residents showing the most interest and that the businesses may or may not be on-site. The quantity, type, and location of such business activities will depend solely on the expressed interest and active involvement on the part of residents and should be the only limitations to implementing this initiative. The Authority also indicated that residents must first identify their goals. The Authority will utilize the programmed funding to assist residents in identifying and determining current potential and developing business plans.

Another commenter stated that he felt the Authority's resident initiatives were not deeply thought out and that the Authority lacked a strategic plan for resident initiatives. He suggested the Authority engage local consultants who are knowledgeable in order to develop meaningful programs that will make residents self-sufficient. The Authority's response is that the plan envisions engaging professionals to work with interested residents or resident groups in that respect.



One resident from the elderly community at 1621 Harrison Street, and a member of the Comp Grant Planning Advisory Committee, responded that one purpose of management improvement was to determine what residents want. The Authority added that there would be additional funding in subsequent years for resident initiatives but that residents must first identify their own goals and priorities so that future funding can be program specific.

### *Security Concerns*

Several commenters expressed concerns for security in general and for security at their own sites in particular. Seniors at Palo Vista said, for example, that they felt vulnerable and expressed concern that vandals can come in. Other residents felt the Authority needed more security overall and that the Authority should show residents how to organize security patrols at their sites and not just at senior sites. The Authority noted these concerns and will seek creative solutions to enhance security at all sites, including the organizing of resident patrols to reduce drug activity at Authority properties.

Hearing no further requests to be heard, the public hearing was adjourned.

Attached as Exhibit A is the attendance sheet from the public hearing.



## **APPENDIX D**

### **RESOURCES FOR HOUSING**





## CHAS -- Federal Program Resources for Housing and Community Development

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants   # Awards	Appropriations Available   Awarded	Average Award Size
<p><b>HOME</b></p> <p>Flexible grant program; participating jurisdictions decide how to use money for:</p> <ul style="list-style-type: none"> <li>- Acquisition</li> <li>- Rehabilitation</li> <li>- New construction</li> <li>- Tenant based assistance (TDA)</li> <li>- Home Buyer Assistance</li> <li>- Planning</li> <li>- Support Services</li> </ul>	<ul style="list-style-type: none"> <li>- States</li> <li>- Cities</li> <li>- Urban counties</li> <li>- Consortia</li> </ul>	<p>Formula and competitive grants:</p> <p>1% of the total is set aside for Indian tribes, of the remaining funds: 60% goes to local governments; 40% goes to state</p> <ul style="list-style-type: none"> <li>- Local governments that receive a formula allocation of \$750,000 (   in FY93) are eligible</li> <li>- Jurisdictions that receive more than \$500,000 (350,000 in FY93) but less than \$750,000 (500,000 in FY93) must use local or State funds to fill the gap</li> <li>- Jurisdictions that receive less than \$500,000 by formula may not get funds directly from HUD, only from their State.</li> <li>- All participating jurisdictions must have a HUD approved Comprehensive Housing Affordability Strategy.</li> </ul>	<p>439                      439</p>	<p>FY92 1.5 bil                      1.5 bil FY93</p> <p>TA: 25 mil</p> <p>Indian: 15mil</p>	<p>NA</p>

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<p><b>HOPE is (Public Housing Homeownership) Program</b></p> <p>Assistance to provide affordable homeownership for residents of public and Indian housing. Eligible activities for <b>planning grants</b> include:</p> <ul style="list-style-type: none"> <li>- Replacement housing</li> <li>- Development of resident councils</li> <li>- Counseling</li> <li>- Training and technical assistance</li> <li>- Underwriting feasibility studies</li> <li>- Preliminary architectural work</li> <li>- Development of security plans</li> </ul> <p>Eligible activities for <b>implementation grants</b> include:</p> <ul style="list-style-type: none"> <li>- Rehabilitation</li> <li>- Replacement Reserves</li> <li>- Legal fees</li> <li>- Relocation</li> <li>- Economic development activities</li> <li>- Administrative and operating costs</li> </ul>	<ul style="list-style-type: none"> <li>- Resident Management Corporations (RMCs)</li> <li>- Resident Corporations (RCs)</li> <li>- Cooperative Associations</li> <li>- Public or Nonprofit organizations</li> <li>- Public bodies or agencies</li> <li>- Public Housing Authorities (PHAs)</li> <li>- Indian Housing Authorities (IHAs)</li> </ul> <p>Joint applications may be made</p>	<p>Competitive Grants; applications are accepted in response to Notices of Fund Availability (NOFA) published regularly in Federal Register.</p> <ul style="list-style-type: none"> <li>- Planning grants fund preliminary activities leading to homeownership. Maximum amount is \$200,000. Do not require a match for funding</li> <li>- At most planning grants are available</li> <li>- Implementation grants support actual cost of developing the housing. The overall amount of implementation grants are not capped; some eligible activities are capped. Require a local match from Non-Federal sources.</li> </ul>	<p>112</p> <p>18</p> <p>11</p>	<p>FY92 funding: 56 mil</p> <p>23.1 mil</p> <p>8.3 mil</p> <p>24.4 mil</p>	<p>\$200,905</p> <p>\$70,077</p> <p>1.36 mil</p>



Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<p><b>HOPF-2 (Homeownership of Multifamily Units) Program</b></p> <p>Assistance for developing homeownership opportunities for low-income persons through the use of multifamily rental properties. Eligible activities for <u>planning grants</u> include:</p> <ul style="list-style-type: none"> <li>- Development of resident councils</li> <li>- Counseling</li> <li>- Training and technical assistance</li> <li>- Underwriting feasibility studies</li> <li>- Preliminary architectural work</li> <li>- Development of security plans</li> </ul> <p>Eligible activities for <u>implementation grants</u> include:</p> <ul style="list-style-type: none"> <li>- Rehabilitation</li> <li>- Replacement Reserves</li> <li>- Legal fees</li> <li>- Relocation</li> <li>- Economic development activities</li> <li>- Administrative and operating costs</li> <li>- Acquisition</li> </ul>	<ul style="list-style-type: none"> <li>- RMCs</li> <li>- RCs</li> <li>- Cooperative Associations</li> <li>- Public or Nonprofit organizations</li> <li>- Public bodies or agencies</li> <li>- PIAs</li> <li>- IIAs</li> </ul> <p>Joint applications may be made</p>	<p>Competitive Grants -- submit application for:</p> <ul style="list-style-type: none"> <li>- Planning grant to develop homeownership programs Maximum planning grant: \$200,000 Maximum Mini Planning grant: \$100,000</li> <li>- Implementation grant; must provide Non-Federal matching funds that are at least 33% of the grant amount. The maximum implementation grant is 120 x FMR (may be larger if &gt; 250 units)</li> </ul>	<p>180                      91</p>	<p>\$95 mil                      \$21 mil</p> <p>89 planning grants</p> <p>2 Implem grants</p>	

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards		Appropriations Available Awarded		Average Award Size
<p><b>HOPE 3: (Homeownership of Single Family Homes) Program:</b></p> <p>Financial assistance for homeownership. Eligible activities for planning grants include:</p> <ul style="list-style-type: none"> <li>- feasibility studies</li> <li>- technical assistance for grant recipients</li> <li>- researching the availability of properties</li> <li>- preparing applications for implementation grants</li> <li>- program planning</li> </ul> <p>Eligible activities for implementation grants include:</p> <ul style="list-style-type: none"> <li>- Acquiring and rehabilitating property</li> <li>- Assisting homebuyers in purchasing units</li> <li>- economic development to promote self sufficiency of homebuyers</li> <li>- administrative costs</li> <li>- replacement reserves</li> <li>- homebuyer outreach selection and counseling</li> </ul>	<ul style="list-style-type: none"> <li>- Private non profit organizations</li> <li>- Public Agencies</li> <li>- Cities</li> <li>- States</li> <li>- Counties</li> <li>- PHA/HIAs in cooperation with a private non-profit or cooperative</li> </ul>	<p>Competitive grants: submit application for:</p> <ul style="list-style-type: none"> <li>- Planning grant, competing in national pool, to develop homeownership programs cannot exceed \$100,000.</li> <li>- Implementation grants, competing in regional pool, to carry out approved homeownership programs. Maximum grant is 3 mil</li> </ul>	420	136	\$95 mil	\$95 mil	\$800,000
			280	103		10 mil 50% to Public Agencies 50% to non-profits  85 mil 70% to non-profits 30% to Public Agencies	\$ 77,000

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<b>Community Development Block Grant (CDBG) Programs</b>  Grant program: Urban communities choose to do: <ul style="list-style-type: none"> <li>- Neighborhood revitalization</li> <li>- Economic Development</li> <li>- Provisions of improved community facilities</li> <li>- Prevention and elimination of slums</li> <li>- Activities aiding low- and moderate-income families</li> </ul>	<ul style="list-style-type: none"> <li>- Metro cities</li> <li>- Urban counties</li> </ul>	<b>Formula/Entitlement:</b>  A specific amount of the total fiscal money is set aside for special programs. Of the remaining amount, 70% of CDBG FY\$ is allocated to metro cities/urban counties, balance to States (see next page)  Appropriation amount is determined by a statutory formula, which uses measurements of need  In FY92, \$16 mil CDBG\$ was set aside for special purpose grants.	Metro cities 757                      750  Urban counties 131                      131	CDBG: \$3.4 bil Metro/city: 2.3 bil  \$1.9 bil  \$151 mil	\$2.5 mil  \$1.5 mil
<b>CDBG Non-Entitlement for States and Small Cities</b>  Grant program: Low Income communities choose to do: <ul style="list-style-type: none"> <li>- Neighborhood revitalization</li> <li>- Economic Development</li> <li>- Provisions of improved community facilities</li> <li>- Prevention and elimination of slums</li> <li>- Activities aiding low- and moderate-income families</li> </ul>	<ul style="list-style-type: none"> <li>- All 50 states and Puerto Rico</li> </ul> States distribute funds to smaller (non entitlement) communities according to priorities and allocation systems established by the state.	<b>Formula/Entitlement:</b>  A specific amount of the total CDBG appropriation is set aside for special programs. Of the remaining amount, 30% of CDBG appropriation is allocated to Non-Entitlement areas based on a formula	49*                      49  * Hawaii and New York State have not elected to operate state CDBG programs. HUD administers the program for these two states	\$960 mil                      \$960 mil  N.Y.                      \$10.9 mil Hawaii                      \$2.8 mil	\$2 mil  \$100,980 \$933,333



Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<p><b>CDBG (Section 108 Loan Guarantee)</b></p> <p>Allows CDBG communities to use their CDBG funds to guarantee loans/notes for development projects.</p> <p>Eligible Activities include:</p> <ul style="list-style-type: none"> <li>- Real property acquisition</li> <li>- Rehabilitation of publicly owned real property</li> <li>- Housing rehabilitation</li> <li>- Relocation, clearance, and site improvements</li> <li>- Interest payments on guaranteed loan and issuance costs of public offerings</li> <li>- Debt service reserves</li> </ul>	<ul style="list-style-type: none"> <li>- Metro cities and urban counties that receive entitlement grants</li> <li>- Non entitlement communities in states administering CDBG</li> </ul>	<p>Entitlement</p> <p>CDBG rules apply. Applicant pledges current and future CDBG funds as principal security for loan guarantee.</p>	<p>46</p>	<p>\$255 mil \$164 mil</p>	<p>\$36 mil</p>
<p><b>Low-Income Housing Preservation Program</b></p> <p>Financial incentives to:</p> <ul style="list-style-type: none"> <li>- Retain project subsidized housing projects whose federal assistance is expiring.</li> <li>- Sell to purchaser that will keep it for low-income persons</li> </ul>	<ul style="list-style-type: none"> <li>- Owners of low income housing</li> <li>- RCs</li> <li>- Non profit organizations</li> <li>- State or local agencies, or</li> <li>- Any entity that agrees to maintain low income affordability restrictions</li> </ul>	<p>Competitive grant.</p>			

Program Summary	Eligible Applicants	How Awards are Determined	Applications		Appropriations		Average Award Size
			# Applicants	# Awards	Available	Awarded	
<b>Shelter Plus Care Program</b>  Grants for rental assistance that are offered with support services to homeless with disabilities.  Rental assistance can be:	<ul style="list-style-type: none"> <li>- States</li> <li>- Units of local government</li> <li>- Indian tribes</li> <li>- PIAs</li> </ul>	Competitive grant: funds are awarded in a nationwide competition. Submission dates for applications established by NOFA. HUD criteria give priority to homeless needs  Support services must match rental assistance and must be provided by Federal, State, local governments, or private sources	161	34 total	FY92 \$76.6 mil		
<ul style="list-style-type: none"> <li>- <u>Section 8 Moderate Rehabilitation (SRO)</u> - project based rental assistance administered by the local PIA with state or local government application.</li> </ul>				16 SRO	\$19.4 mil	\$19.6 mil	\$2.5 mil
<ul style="list-style-type: none"> <li>- <u>Sponsor-Based Rental Assistance (SRA)</u> - provides rental assistance through an applicant to a private non profit sponsor who wins or leases dwelling units in which participating residents reside.</li> </ul>				18 SRA	\$37.2 mil	\$37 mil	\$2.1 mil
<ul style="list-style-type: none"> <li>- <u>Tenant based Rental Assistance (TBA)</u> - grants for rental assistance</li> <li>- <u>Project-based Rental Assistance</u> - grants to provide rental assistance through contracts between grant recipients and owners of existing structures</li> </ul>							

Program Summary	Eligible Applicants	How Awards are Determined	Applications		Appropriations		Average Award Size
			# Applicants	# Awards	Available	Awarded	
<p><b>Supportive Housing for Persons with Disabilities (Section 811)</b></p> <p>Funding to expand housing with supportive services:</p> <ul style="list-style-type: none"> <li>- Group homes</li> <li>- Independent living facilities</li> <li>- Intermediate care facilities</li> </ul> <p>Two types of financing:</p> <ul style="list-style-type: none"> <li>- <u>Capital advances</u> based on the development cost limits published in Federal Register</li> <li>- <u>Project rental assistance</u> to cover the difference between the HUD approved operating costs and 30% of residents adjusted income</li> </ul>	Private, non profit organizations	Competitive grant; an application for a Section 811 fund reservation is made to the appropriate HUD Field Office in response to a published invitation	292	142	FY92 \$89 mil FY93 \$266 mil	\$85.8 mil          \$85.3 mil       \$516,950	



Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<p><b>Section B Moderate Rehabilitation Program for Single Room Occupancy (SRO)</b></p> <p>Funding to provide rental assistance on behalf of homeless individuals in connection with the moderate rehabilitation of SRO dwellings. Resources to fund the cost of rehabilitating the dwellings must be from other sources. Funding can be used for:</p> <ul style="list-style-type: none"> <li>- Operating expenses</li> <li>- Debt service for rehabilitation financing</li> <li>- Monthly rental assistance</li> </ul> <p>Units must need a minimum of \$3,000 eligible rehabilitation.</p>	<ul style="list-style-type: none"> <li>- PHAs</li> <li>- HIAs</li> <li>- Private non profit organizations (for FY9), non profits must subcontract with a PHA to administer SRO assistance)</li> </ul>	<p>Grants are awarded based on need and ability to undertake SRO program through a nationwide competition. In their application, PHAs must identify sponsors of proposed projects, structures to be rehabilitated, sources of acquisition and funding, and a plan for supportive services. Submission dates are established through HOFA.</p>	<p>72 26</p>	<p>FY92 \$95.4 mil \$91.5 mil</p> <p>FY93 \$105 mil</p>	<p>\$151,923</p>

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards		Appropriations Available Awarded		Average Award Size
<p><b>Supportive Housing of the Elderly (Section 202) Program</b></p> <p><u>Capital advances</u> to private, nonprofit sponsors to finance elderly housing that also offers supportive services. The non-interest bearing advances are based on development cost limits published periodically in the Federal Register.</p> <p><u>Project rental assistance</u> covers only the difference between the HUD approved cost per unit and the amount the resident pays. No money can go for debt service.</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> <li>- Acquisition</li> <li>- Rehabilitation</li> <li>- New construction</li> <li>- Rental assistance</li> <li>- Support services</li> </ul>	Private, non profit and consumer cooperatives	An application for Section 202 fund reservation is made to the appropriate HUD Field Office in response to a published invitation.	376	121	FY92 \$409.4 mil	\$375.6 mil	\$3 mil
						\$20.7 mil	
<p><b>Emergency Shelter Grants (ESG) Program</b></p> <p>Grants to improve the quality of existing emergency shelters and to increase the number of developing shelters for the homeless.</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> <li>- Renovation</li> <li>- Conversion of buildings</li> <li>- Rehabilitation</li> <li>- Essential social services</li> <li>- Operating costs, but not staff payroll</li> </ul>	<ul style="list-style-type: none"> <li>- States and Puerto Rico</li> <li>- Formula cities</li> <li>- Urban counties</li> <li>- Territories</li> </ul> <p>To be eligible, the applicant must have an approved CHAS</p>	<p>Program funds are awarded to grantees in proportion to previous year's CDBG allocation</p> <p>Metropolitan cities and urban counties are eligible if their allocation is greater than .05% of funds appropriated (If not, funds are added to state's allocation)</p> <p>1% set aside for tribes and Alaskan villages</p> <p>Units of general local government may distribute part of all of their funds to non-profit recipients. States must distribute all of their funds to units of local governments or non-profit organizations</p>		373	FY92 \$73.2 mil	\$72.1 mil	\$193,000
					FY93 \$50 mil		

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<p><b>The Supportive Housing Program</b></p> <p>Grants to public and private non profit entities to promote the development of supportive housing and services. Funds can be used for:</p> <ul style="list-style-type: none"> <li>- Acquisition</li> <li>- Rehabilitation</li> <li>- New construction under limited circumstances</li> <li>- Leasing of structures</li> <li>- Operating costs</li> <li>- Supportive services costs</li> </ul> <p>This program was created by the HCDA of 1991 -- It replaces the Supportive Housing Demonstration Program, the Transitional Housing Demonstration Program, and the Permanent Housing Handicapped Homesless Program</p>	<ul style="list-style-type: none"> <li>- States</li> <li>- Metro cities</li> <li>- Urban counties</li> <li>- Government entities</li> <li>- Indian tribes</li> <li>- Private non profit corporations</li> <li>- Local governments</li> <li>- Community mental health associations that are public non profit organizations</li> </ul>	<p>Competitive grant through national selection. Submission dates are established by NOFA.</p> <p>Grants for operating costs are up to 75% for the first two years and 50% for the next three years</p> <p>Recipients must match funding for acquisition, rehabilitation, and new construction with an equal amount from other sources</p>	<p>N/A</p> <p>N/A</p>	<p>\$150 mil</p>	



Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards		Appropriations Available Awarded		Average Award Size
<p><b>Housing Opportunities for Persons with AIDS Program (HOPWA)</b></p> <p>Two types of grants, entitlement and competitive, for housing assistance and supportive services for low income persons with AIDS or related diseases and their families.</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> <li>- Acquisition, rehabilitation, conversion, lease, and repair of facilities</li> <li>- New construction</li> <li>- Project-based or tenant-based rental assistance</li> <li>- Planning</li> <li>- Support services</li> <li>- Operating costs</li> <li>- Short term rent, mortgage, and utility payment</li> <li>- Administrative expenses</li> <li>- Other proposed activities (for competitive grants only)</li> </ul>	<p><b>Entitlement grants</b> Eligible states and qualifying cities for eligible metropolitan statistical areas (MSA) with the largest number of cases of AIDS</p> <p>15 states and 28 cities qualify for allocation by formula in FY93</p> <p><b>Competitive grants</b> State and local governments and non-profit organizations</p>	<p>Entitlement, formula grants</p> <p>Competitive grants based on (1)special projects of national significance submitted by states, local governments, and non profit organizations, and (2)projects not qualifying for entitlement.</p> <p>For all grants, HUD considers:</p> <ul style="list-style-type: none"> <li>- Applicant's capacity</li> <li>- Need for the project</li> <li>- Appropriateness of housing and supportive services</li> <li>- extent of leveraged public and private resources</li> </ul> <p>HUD will publish a NOFA.</p>	N/A	N/A	FY93 \$90 mil	N/A	N/A
<p><b>Department of Energy (DOE)/Other Energy Programs</b></p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> <li>- Rehabilitation</li> <li>- New construction</li> </ul>							
<p><b>Public Housing Comprehensive Grant</b></p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> <li>- Rehabilitation</li> <li>- Planning</li> </ul>							

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<p><b>Safe Havens Demonstration Program</b></p> <p>Grants to provide very low income housing for homeless persons with serious mental illnesses</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> <li>- New construction</li> <li>- Acquisition</li> <li>- Rehabilitation</li> <li>- Leasing assistance</li> <li>- Low-demand support services</li> <li>- Outreach activities for eligible persons</li> <li>- Operating costs</li> </ul>	<ul style="list-style-type: none"> <li>- States</li> <li>- Local governments</li> <li>- Private and public non-profit organizations</li> </ul>	<p>Competitive grants, submission dates will be established by NOFA.</p> <p>Total assistance may not exceed \$100,000 in any 5 year period.</p> <p>Funds must be equally matched.</p>			
<p><b>Rural Homelessness Grant Program</b></p> <p>Grants for providing direct emergency assistance, homeless prevention assistance, and assistance for permanent housing.</p> <p>Eligible activities:</p> <ul style="list-style-type: none"> <li>- Rent, mortgage, or utility assistance</li> <li>- security deposits</li> <li>- Support services</li> <li>- Rehabilitation</li> <li>- Short term emergency lodging</li> <li>- Transitional housing</li> <li>- Cost of using Federal inventory property programs</li> <li>- Capacity building</li> </ul>	<ul style="list-style-type: none"> <li>- Private non profit organizations</li> <li>- Indian tribes</li> <li>- County and local governments</li> </ul> <p>Eligible areas are all areas outside of Metropolitan Statistical Areas (MSAs) and rural census tracts within MSAs.</p>	<p>Submission dates will be notified by NOFA.</p>			

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<b>Section 8 Rental Voucher Program</b>  Rental assistance payments to private owners who lease their units to assisted families	<ul style="list-style-type: none"> <li>PIAs administer the program</li> </ul> eligible applicants to the program must be VLI families ( $\leq 50\%$ median)				
<b>Section 8 Rental Certificates Program</b>  Rental assistance payments to private owners who lease their units to assisted families  PIAs may choose to use 15% of its rental assistance to implement a project-based certificate program	<ul style="list-style-type: none"> <li>PIAs administer the program</li> </ul> eligible applicants to the program must be VLI families ( $\leq 50\%$ median)				
<b>Public Housing Development</b>  To develop public housing, PIAs choose: <ul style="list-style-type: none"> <li>"Turnkey" - using private developers</li> <li>Conventional bid - PIA is its own developer</li> <li>Acquire existing housing</li> </ul> funding can be: <ul style="list-style-type: none"> <li>100% development costs</li> <li>Annual contributions for operating subsidy</li> <li>Modernization funds</li> </ul> for: <ul style="list-style-type: none"> <li>Acquisition</li> <li>Rehabilitation</li> <li>New construction</li> <li>Rental assistance</li> <li>Support services</li> </ul>	<ul style="list-style-type: none"> <li>PIAs apply in their jurisdiction</li> <li>project sponsors apply to PIAs</li> </ul> residents of these units must be VLI ( $\leq 50\%$ median)				



Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<b>Comprehensive Grant Program</b>  A formula based funding program for PHAs and IHAs to make physical and management improvements. (Replaces CIAP, see below.)  <ul style="list-style-type: none"> <li>Upgrade living conditions</li> <li>Correct physical deficiencies</li> <li>Achieve operating efficiency</li> </ul>	<ul style="list-style-type: none"> <li>PHAs/IHAs</li> <li>public housing developments with 500+ units FY92, 250+ units FY93</li> </ul>	formula grant			
<b>Public Housing CIAP</b>  rehabilitation/ finance capital improvement in public housing developments  <ul style="list-style-type: none"> <li>Upgrade living conditions</li> <li>Correct physical deficiencies</li> <li>Achieve operating efficiency</li> </ul>	<ul style="list-style-type: none"> <li>PHAs/IHAs with less than 500 units in FY92, less than 250 units in FY93.</li> </ul>	competitive grant  CIAP funds			
<b>LIHTC</b>					
<b>EntIA</b>  Funds can be used for:  <ul style="list-style-type: none"> <li>Acquisition</li> <li>Rehabilitation</li> <li>New construction</li> <li>Rental assistance</li> <li>Home Buyer Assistance</li> </ul>					

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Awarded
<p><b>Lead Based Paint Abatement</b></p> <p>Grant program to develop cost-effective community strategies; funds can be used for:</p> <p>Rehabilitation Planning Operating costs</p>	<p>States Local governments, population must be over 50,000 Indian tribes</p> <p>FY93 - anyone with an approved CHAS is eligible</p>	<p>Competitive awards based on a five point rating system. Criteria are strategy, capacity, readiness, resources that will be committed, and the local community. Funds must be matched.</p>	<p>65 10</p>		
<p><b>Surplus Housing for Use to Assist the Homeless</b></p> <p>Rent free, suitable Federal properties that are leased to homeless organizations. These organizations must pay operating and any rehabilitation and/or renovation costs.</p>	<p>• Homeless organizations</p>	<p>HUD publishes a weekly notice in <u>Federal Register</u> of property determinations and availability.</p> <p>Homeless organizations notify the Department of Health and Human Services (DHHS) of the intention to apply for a property within 60 days of the Federal Register notice.</p> <p>Applicants have 90 days after an expression of interest to submit an application. Notification 14 within 25 days.</p> <p>Contact HUD Field Office for property information.</p>	<p>1</p>		
<p><b>Supplemental Assistance for Facilities to Assist the Homeless (SAFAH)</b></p> <p>Grants for innovative homeless programs</p>	<p>• States • Metropolitan cities • Urban counties • Indian tribes • Government entities • Private non-profit organizations</p>	<p>Nationwide competition for grants. Highest priority given to comprehensive programs fostering independence for homeless persons.</p>			

CURRENT HOUSING PROGRAMS – STATE GOVERNMENT (HCD & CHFA)

PROGRAM NAME	PROGRAM DESCRIPTION	PROGRAM TYPE	ELIGIBLE APPLICANTS
1. <u>HOUSING &amp; COMMUNITY DEVELOPMENT (HCD):</u>			
1. CA. HOUSING REHABILITATION PROGRAM - OWNER (CHRP-O)	LOW INTEREST EXTENDABLE 5 YR LOANS FOR REHAB OF SUBSTANDARD SINGLE-FAMILY HOMES OWNED & OCCUPIED BY LOW INCOME HOUSEHOLDS	APPLICATIONS ARE ACCEPTED ON A CONTINUOUS BASIS.	LOCAL GOV'T AGENCIES & NON-PROFIT ENTITIES SPONSORING OWNER-OCCUPIED HOUSING REHABILITATION.
2. CA. HOUSING REHABILITATION PROGRAM - RENTAL (CHRP-R)	LOW INTEREST LONG TERM LOANS FOR REHAB, CONVERSION, OR RECONSTRUCTION OF SINGLE-FAMILY OR MULTI-FAMILY RENTAL DWELLINGS, RESIDENTIAL HOTELS, MIXED RESIDENTIAL & COMMERCIAL BUILDINGS, MIXED OWNER-OCCUPIED AND RENTAL BUILDINGS, GROUP OR CONGREGATE HOMES, & LIMITED EQUITY CO-OPS OCCUPIED BY LOW INCOME HOUSEHOLDS	APPLICATIONS ARE ACCEPTED ON A CONTINUOUS BASIS.	FOR PROFIT & NON-PROFIT CORPORATIONS; LOCAL GOVERNMENT AGENCIES; INDIVIDUALS
3. CA. NATURAL DISASTER ASSISTANCE PROGRAM - OWNER (CALDAP-O)	DEFERRED LOW INTEREST LOANS FOR REPAIR OR RECONSTRUCTION OF SINGLE-FAMILY HOMES DAMAGED BY NATURAL DISASTER; "LAST RESORT" ASSISTANCE		OWNER-OCCUPANTS REGISTERED WITH FEMA DURING EMERGENCY
4. CA. NATURAL DISASTER ASSISTANCE PROGRAM - RENTAL (CALDAP-R)	DEFERRED LOW INTEREST LOANS FOR REPAIR, RECONSTRUCTION OF MULTI-FAMILY RENTAL UNITS DAMAGED BY NATURAL DISASTER; "LAST RESORT" ASSISTANCE LOANS FORGIVEN IF RENTS TO LOW INCOME TENANTS FOR SPECIFIED PERIOD		RENTAL PROPERTY OWNERS REGISTERED WITH FEMA DURING EMERGENCY



**CURRENT HOUSING PROGRAMS -- STATE GOVERNMENT (HCD & CHFA)**

<b>PROGRAM NAME</b>	<b>PROGRAM DESCRIPTION</b>	<b>PROGRAM TYPE</b>	<b>ELIGIBLE APPLICANTS</b>
5. <b>EMERGENCY SHELTER PROGRAM (ESP)</b>	REHABILITATION, RENOVATION, EXPANSION OF EXISTING SHELTERS; CONVERSION OF SPACE TO SHELTER USE; ACQUISITION OF SHELTER SPACE AND/OR EQUIPMENT BY PURCHASE OR LEASE; OPERATING & GRANT ADMINISTRATION EXPENSES; RENTAL VOUCHERS	APPLY IN RESPONSE TO NOFA. COMPETITIVE.	LOCAL PUBLIC ENTITIES; NON-PROFIT CORPORATIONS THAT PROVIDE EMERGENCY SHELTER.
6. <b>FAMILY HOUSING DEMONSTRATION PROGRAM (FHDP)</b>	LONG TERM, LOW INTEREST DEFERRED PAYMENT LOANS FOR NEW CONSTRUCTION, REHABILITATION, OR ACQUISITION AND REHABILITATION COSTS FOR CONGREGATE OR COMMUNITY HOUSING DEVELOPMENT FOR VERY LOW INCOME HOUSEHOLDS. PROJECTS MUST HAVE ON-SITE SUPPORT SERVICES.	APPLY IN RESPONSE TO NOFA.	LOCAL GOVERNMENT AGENCIES & NON-PROFIT HOUSING DEVELOPMENT ORGANIZATIONS.
7. <b>RENTAL HOUSING CONSTRUCTION PROGRAM (RHCP)</b>	DEFERRED LOW INTEREST CONSTRUCTION & PERMANENT LOANS FOR NEW CONSTRUCTION OF RENTAL HOUSING FOR LOW INCOME HOUSEHOLDS.	APPLY IN RESPONSE TO NOFA.	FOR-PROFIT & NON-PROFIT CORPORATIONS; LOCAL GOVERNMENT AGENCIES; INDIVIDUALS.
2. <b><u>CALIFORNIA HOUSING FINANCE AGENCY (CHFA)</u></b>			
1. <b>SINGLE FAMILY HOMEOWNERSHIP PROGRAM</b>	LOW INTEREST LOANS TO ASSIST IN HOME MORTGAGE PURCHASING FOR SINGLE-FAMILY RESIDENCES.		FIRST-TIME HOMEBUYERS.

The California Housing Finance Agency also runs several other housing programs in the State. The City was not able to obtain detailed information about these programs in time for the preparation of this document.



*CITY OF OAKLAND  
OFFICE OF HOUSING AND NEIGHBORHOOD DEVELOPMENT  
HOUSING PROGRAMS  
MAY 1993*



## HOUSING REHABILITATION PROGRAMS

1

NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
1) FIMIP LOAN	To provide low interest rehab loans to low- and moderate-income owner-occupants of 1-4 unit dwellings.	\$40,000 for single-family unit plus \$5,000 for each additional unit up to 4 units.	Up to 20 years; fixed interest rate of 6%.	Owner-occupied meeting income guidelines for amortized loans shown on page 6. Borrower must demonstrate ability to meet loan payment.	Located in one of 7 CD Districts; 1-4 unit residential	The primary purpose of this loan is to correct code violations, but other home improvements can be financed. May include access modifications.
2) FIMIP DEFERRED PAYMENT LOAN	To provide rehab resources to any low-income homeowner unable to qualify for an interest-bearing loan.	\$25,000	No interest on loan. It only becomes due and payable at the time of sale or transfer of title. Borrowers under 62 years of age at the time of loan approval will be reassessed every three years to determine ability to pay.	Family income must fall within HUD's definition of very low income. See deferred loan income guidelines on page 6.	Located in one of 7 CD Districts; 1-4 unit residential	Can be used only for repairs required by code. May include access modifications.
3) FIMIP VACANT HOUSING LOAN	To provide assistance for rehabilitation of properties which have been vacant for more than six months.	\$60,000 for single-family dwelling, plus an additional \$10,000 per unit for up to four units.	Up to 30 years at 6% interest rate.	Property must have been vacant for more than 6 months.		
4) MINOR HOME REPAIR PROGRAM	To provide grants for emergency home repairs for homeowners.	Maximum grant is \$1,500, though average grant is \$1,000.	N/A	Homeowners who are 62 years or older or disabled and meet income guidelines on page 6.	Owner-occupied and generally located in one of 7 CD Districts	The program is administered through the County of Alameda.



NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
5) RENTAL REHAB	To assure an adequate supply of affordable rental housing for low income tenants.	50% of Rehab. costs, up to \$8,500 per unit. (In exceptional circumstances, limit may be increased).	Deferred for 5 years at a 6% interest rate.	Rehab of privately owned, primarily residential rental properties. At least 70% of the tenants in the property must be low income families.	Multi-unit bldgs. in selected target areas within 7 CD Districts.	Loan funds may be used only to correct sub-standard conditions, make essential improvements, and repair major systems in danger of failure.
6) TENANT ACCESS PROGRAM	To provide grants for accessibility modifications for rental and owner occupied properties.	50% of the cost of access modification up to \$15,000. A maximum \$4,000 grant is available toward construction of new accessible units in buildings of 3 or fewer units.		Property owners and tenants for existing units. Property owners for new construction.	Property must be located in one of the 7 CD Districts.	Property owner agrees to removal of architectural barriers and to rent property to disabled tenant for 5 years. Owner occupied residents must agree to continue to reside in unit.
7) RESIDENTIAL HOTEL REHAB LOAN PROGRAM	To provide owners of residential hotels with low interest loans to correct code violations and enhance livability.	Maximum loan is \$15,000 per unit	Simple interest is 6% per year, amortized over 30 years, with a balloon payment due at 15 years (extensions are possible).	Some of the rooms must be affordable to low-income persons for 15 years (the number depends on amount of loan).	Residential Hotels	
8) SELF-HELP PAINT	The City provides eligible homeowners with free exterior paint, hand painting tools and free instruction on how to paint. The home must be owner-occupied, located in a Community Development District and the applicant must meet the income criteria. A very limited number of low income, elderly or disabled owners may have their home painted by contractors.					
9) URBAN HOME-STEADING	The City acquires property in designated areas of the City. The selected homesteaders receive property for a low down payment plus an agreement to rehabilitate the property and to occupy the property for five (5) years. Minimum eligibility requirements are 1) head of household; must be 18 years or older and a U.S. citizen or resident alien; 2) the household owns no other real property; 3) the applicant or close relatives cannot work for the City of Oakland; 4) the household has the ability to pay the rehab costs on the property; and 5) adjusted family income is between \$22,000 and \$40,000 based on household size.					
10) WEATHERIZATION PROGRAM	This service provides free attic insulation, weather-stripping of doors, caulking, glazing, replacement of broken windows and other minor repairs to low-income Oakland homeowners. The purpose of weatherization is to stop infiltration by keeping heat in and cold out during the winter, and cool air in during the summer, thereby lowering fuel consumption.					

# HOUSING DEVELOPMENT PROGRAMS

3

NAME	PURPOSE	MAXIMUM LOAN	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
1) PRE-DEVELOPMENT LOAN PROGRAM	To provide loans and grants to non-profit housing developers to cover pre-development costs (feasibility analyses and preparation of loan applications) and to cover costs of preparing projects for syndication.	\$35,000 per project, but actual amount is limited to amount needed to prepare applications for project financing	18 months at 6% interest rate; repayment of interest and principal will be deferred until receipt of project financing or the end of the 18 month period	Non-profit organizations with stable administrative structure and previous housing development experience. Applicants must secure funding from other non-City sources for an amount equal to one-half the requested loan amount.	Projects must be located in Oakland and have at least 20% of units earmarked for lower income persons.	Priority will be given to projects with substantial community support, and which have a high probability of obtaining funding.
2) EMERGENCY HOUSING PROGRAM	To provide emergency shelter and services to the homeless population in Oakland, the City funds 9 shelters/long-term housing and 4 voucher programs. A coordinating agency and a rental assistance program are also funded by the City. In addition, the City provides funds for up to 18 months for transitional housing. There are currently 13 units being used for this purpose					
3) LOW INCOME HOUSING TAX CREDIT	The City assists the California Tax Credit Allocation Committee in its evaluation of applications for the Federal and State Low Income Housing Tax Credit Program for rental projects constructed, acquired, or rehabilitated in Oakland. The tax credit program provides developers with incentives to produce and maintain more rental units that are affordable to lower income families.					
4) HOUSING DEVELOPMENT	The Housing Development Section's goal is to expand the supply of affordable housing by processing loans and providing technical assistance to non-profit and for-profit developers. Loans are made on a case-by-case basis usually to non-profit developers which have identified other outside sources of funds for at least 60% of funding required for the project. Specific programs include the Oakland Redevelopment Agency Low and Moderate Income Housing Fund and the federal HOME Program					
5) OAKLAND HOUSING PARTNERSHIP	The City staff assists a non-profit corporation, Community Alliance for Syndicated Housing, Inc. (CASHI, Inc.), to provide low-income tax credit partnership investments to local corporations and administers a housing equity fund on behalf of the partnership.					

1) HOUSING COUNSELING	Provides counseling in default and delinquency, low- and moderate-income homeownership, landlord-tenant relations, home rehabilitation and mortgage bonds program; services the HMIP loans; and offers classes and workshops in simple home maintenance, home purchase and housing related issues.
2) OAKLAND NEIGHBORHOOD HOUSING SERVICES	Oakland Neighborhood Housing Services (ONHS) is a non-profit corporation which encourages rehabilitation and neighborhood conservation in the Elmhurst District. The "Revitalization Program" rehabilitates vacant houses and moves houses scheduled for demolition. The city-wide "Vacant Lot Program" develops predominately affordable single family dwellings on vacant lots for owner-occupancy by persons earning between 80-115% of the median income. ONHS receives support from several business institutions, private foundations, and the City. The City has provided ONHS with a Revolving Loan Fund to make high risk loans on the same terms as the HMIP owner-occupied loan.
3) CENTER FOR INDEPENDENT LIVING	The City provides funding to the non-profit organization, Center for Independent Living, to provide the disabled population with housing search, counseling, and a variety of referral services regarding housing.
4) RELOCATION SERVICES	This program provides services to businesses and families who live in housing scheduled for demolition or rehabilitation which are forced to relocate due to Agency or City action. Relocation services provides (1) referrals to available comparable replacement housing, (2) relocation payments for those meeting eligibility conditions, (3) counseling and other services.
5) PROJECT SHARE	The City provides funding to a non-profit organization, Eden Council for Hope and Opportunity (ECHO), to provide education and publicity for shared housing. ECHO also provides counseling services and assistance in arranging group living situations.
6) HOME EQUITY CONVERSION	The City provides funds to a non-profit organization, ECHO, to provide reverse mortgage program services to seniors.
7) RENTAL ASSISTANCE PROGRAM	The Rental Assistance Program (RAP) is designed to help people who have fallen behind in rental payments or who need money for a security deposit. The City provides money to a non-profit organization, ECHO, which draws up contracts between tenants and landlords to pay the amount owed in installments. The agreement is co-signed by ECHO.
8) FAIR HOUSING SERVICES	The City provides funding to two non-profit organizations, Operation Sentinel East Bay and Housing Rights, Inc., to offer Fair Housing Services to landlords, tenants and families with children. These organizations provide landlord-tenant counseling and investigates legal remedies for housing discrimination.
9) RESIDENTIAL RENT ARBITRATION BOARD (RRAB)	The Board acts as a legal mechanism to prevent excessive residential rent increases. It also works to encourage open communication and to foster a climate of understanding between Oakland landlords and tenants. If a landlord exceeds a 6% rental increase in less than a 12 month period, the tenant may file a petition with the RRAB. Tenants have 30 days to file after receiving the written notice from their landlord. Upon receipt of the petition, the staff member notifies the landlord of the tenant's complaint. Landlords are asked to bring supportive information showing justification for the additional increase. The justifications that will establish rental increases above the 6% annual rental increase limits are: 1) capital improvement costs; 2) increased housing service costs; 3) past history of rent increases; 4) increased debt service costs; and 5) other relevant factors.



***HOUSING CODE COMPLIANCE PROGRAMS--Office of Planning and Building***

<b>1) CRITICAL HOUSING CONSERVATION</b>	The Code Compliance Section enforces the Oakland Housing Code through inspection of deteriorated buildings and referrals to the Housing Advisory and Appeals Board for substandard and public nuisance declaration. Code Compliance responds to complaints regarding Housing Code violations and is also responsible for the enforcement of other codes, e.g. zoning ordinance, blight ordinance and mandatory garbage.
<b>2) CLEAN-UP AND BUILDING SECURITY</b>	This program allows the elimination of nuisance by the removal of trash and debris and by boarding up vacant structures.
<b>3) CITY-WIDE DEMOLITION</b>	This program allows the removal of public nuisance buildings where rehabilitation is either not economically feasible or properties have deteriorated to a blighted condition.
<b>4) GRAFFITI ABATEMENT PROGRAM</b>	This program seeks to assist the efforts of the public to remove graffiti on private property through publicity, organization and enforcement. This program seeks to coordinate with other city departments in undertaking to eradicate graffiti on public properties and on highway under-passes in Oakland.

## PROGRAM INCOME LIMITS

<u>Household Size</u>	<u>Self-Help Paint, Amortized Loan, Vacant Housing, and Homestead Program (1)</u>	<u>Minor Home Repair, Weatherization, and Deferred Loan Program (2)</u>
1	\$27,800	\$18,350
2	\$31,750	\$20,950
3	\$35,750	\$23,600
4	\$39,700	\$26,200
5	\$42,900	\$28,300
6	\$46,050	\$30,400
7	\$49,250	\$32,500
8	\$52,400	\$34,600

(1) Moderate Income (Approximately 80% of Area Median Household Income)

(2) Low Income (Approximately 50% of Area Median Household Income)

Income Limits are revised periodically. Check with Office of Housing and Neighborhood Development or the U.S. Department of Housing and Urban Development for current low/moderate income levels.

The limits shown here are current as of May 1993.

### QUESTIONS CONCERNING PROGRAMS:

Housing Rehab Programs 1,2,3,5,6 & 8

Housing Rehab Program 4

Housing Rehab Program 7

Housing Rehab Program 9

Housing Rehab Program 10

Housing Development Programs 1-4

Housing Development Program 5

Supplemental Housing Services 1

Supplemental Housing Services 2

Supplemental Housing Services 3

Supplemental Housing Services 4

Supplemental Housing Services 5

Supplemental Housing Services 6

Supplemental Housing Services 7

Supplemental Housing Services 8

Supplemental Housing Services 9

Housing Compliance Programs 1,2, & 3

Housing Compliance Program 4

Call Housing Rehab Mortgage Services at 238-3909

Call Alameda County Housing & Community Development at 670-5404

Call Housing Development Services at 238-3502

Call Housing Counseling at 238-3056

Call Office of Aging at 238-3310 or 238-3247

Call Housing Development Services at 238-3502

Call Housing Manager's Office at 238-3501

Call Housing Counseling at 238-3056

Call Oakland Neighborhood Housing Services at 632-8892

Call Center for Independent Living at 763-9999 or 763-9741, TDD 763-9998

Call Housing Development Services at 238-3502

Call Eden Council for Hope and Opportunity/Project Share at 845-9030

Call ECHO/Home Equity Conversion at 271-7931

Call ECHO/Rental Assistance Program at 836-4826

Call Operation Sentinel East Bay at 836-2687 and Housing Rights, Inc. at 658-8766

Call Residential Rent Arbitration Board at 238-3721

Call Code Compliance at 238-3381

Call Graffiti Abatement at 238-4703



# PRIVATE RESOURCES FOR HOUSING

## RENTAL HOUSING

SOURCE	FINANCING TYPE / ELIGIBILITY	TERMS / CONDITIONS
Bank of America Commercial Real Estate Program	Construction, Major Rehab, Some Permanent	Capped Variable Rates Provided at Cost, Flexible Underwriting
Wells Fargo Bank	Construction and Permanent	Flexible Rates and Underwriting, \$100 Million Lent Statewide in 1990
Citibank Community Lending Program	Permanent	Market Rates, Flexible Underwriting
First Nationwide Bank	Construction, Bridge, Permanent, Refinancing	Market Rates
Savings Association Mortgage Company (SAMCO)	Permanent	Market Rates, 75% LTV
California Community Reinvestment Corporation	Permanent (Maximum \$15 million per project)	Interest Based on Treasuries of Matched Maturities, 80% LTV
Local Initiatives Support Corporation (LISC)	Predevelopment, Acquisition, Short term Construction, Equity	Recoverable Grants Under \$50,000, 6% 8% Interest Loans Under \$250,000
Security Pacific National Bank	Construction, Rehab, Permanent (Nonprofits Only)	6% Interest, 75% LTV (Very Low Income Units Only)
Builder's Credit Incorporated	Predevelopment, Construction, Permanent	Market Rates, Will Arrange Entire Financing Package
Low Income Housing Fund (short term loans)	Predevelopment through Construction (Interim Financing)	CD Rate + Spread, 70%-75% LTV, Max. \$1,500,000, Max. Term 5 yrs
a) Revolving Loan Fund	Predevelopment Through Permanent	7.5% - 8.5% Interest Rate, Flexible Underwriting
b) Mortgage Banking Program	Predevelopment, Construction, Acquisition, Rehab	Slightly Below Market Rates, 70% LTV
c) Interest Rate Writedown Program	Interest Rate Subsidies	Flexible Eligibility Criteria
Northern California Community Loan Fund	Predevelopment Through Permanent	Generally Below Market Rates, 100% LTV, Max. \$90,000
Corporation for Supportive Housing	Predevelopment Loans, Technical Assistance Grants	Housing for homeless, single-adult with disability
Allied Irish Bank	Construction, Bridge Loans for Syndication	Generally Market Rates, Religious Entity Must Sponsor

## HOMEOWNERSHIP

SOURCE	FINANCING TYPE/ELIGIBILITY	TERMS/CONDITIONS
American Savings, Community Homebuyer, 95% LTV	30 Yr. Fixed, Up to 120% Med. Inc., 3/2 Option, 33/38 Ratios	O/O SFR, Condos & PUDs, Courses Req., Lower Points
ARCS Mortgage, Community Homebuyer, 95% LTV	15 or 30 Yr. Fixed, Up to 120% Med. Inc., 3/2 Option, 33/38 Ratios	O/O SFR, Condos & PUDs, Attend Workshops, Home Study
Bank of America, Neighborhood Advantage, 95% LTV	15 or 30 Yr. Fixed, Up to 120% Med. Inc., No 3/2 Option, 33/38 Ratios	1-4 Units, Attend Workshops, Lower Points
Bayview Federal, Community Homebuyer, 95% LTV	30 Yr. Fixed, Up to 120% Med. Inc., 3/2 Option, 33/38 or 33/40 Ratios	O/O SFR, Condos & PUDs, Attend Workshops
Citibank, Community Homebuyer, 95% LTV	15 or 30 Yr. Fixed, Up to 120% Med. Inc., 3/2 Option, 33/38 Ratios	1-2 Units, Attend Counseling, Self study
Countrywide, Community Homebuyer & House America, 95% LTV	30 Yr. Fixed, Up to 120% Med. Inc., 3/2 Option, 33/38 Ratios	O/O SFR, Condos & PUDs, Courses, No Cash Res., Certain Census Tracts
First Nationwide, Community Homebuyer, 95% LTV	15 or 30 Yr. Fixed, Up to \$56,200 Inc., 3/2 Option, 33/38 Ratios	O/O SFR, Condos & PUDs, Attend Counseling, May Use MCC
Glendale Federal, Community Lending, 95% LTV	15 or 30 Yr. Fixed, Up to 120% Med. Inc., 3/2 Option, 33/38 Ratios	O/O SFR, Condos & PUDs, Attend Workshops, May Use MCC
Neighborhood Housing Srv. of Am., World/NHIS 1st Mort., 95% LTV	30 Yr. Fixed, Blw. 80-115% Med. Inc., 3/2 Option, 33/38 Ratios	1-4 Units, Attend Workshops, Lower Points
North American Mortgage, Community Homebuyer, 95% LTV	15 or 30 Yr. Fixed, Up to 120% Med. Inc., 3/2 Option, 33/38 Ratios	O/O SFR, Condos & PUDs, Attend Workshops
Oakland Municipal Credit Union, First Mortgage Rate Guarantee	30 Yr. Adj., No Inc. Limits, No 3/2 Option, 34/40 or 35/45 Ratios	O/O SFR, Condos & PUDs, Attend Workshops, Lower Pts., For C.U. Members
San Francisco Federal, The Navigator, 95% LTV	15 & 30 Yr. Fixed, 30 Yr. Adj., Max. Inc. \$59,900, 3/2 Option, 33/38	O/O SFR, Condos & PUDs, Attend Workshops, Lower Points, May Use MCC
Union Bank, Econ. Opportunity Mort. & Comm. Homebuyer & Reinvest	90-95% LTV Loans, 30, 15 & 20 Yr. Fixed & 30 Yr. Adj., 3/2 Option	O/O SFR & 1-4 Units, Workshops, Lower Pts. & Rates, Certain Census Tracts
World Savings, Neighborhood Housing Services Plus, 95% LTV	30 Yr. Fixed, Specific Inc. Limits, 3/2 Option, 33/38 Ratios	1-4 Units, Attend Workshops, Lower Points, Certain Census Tracts



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